

## TODAY

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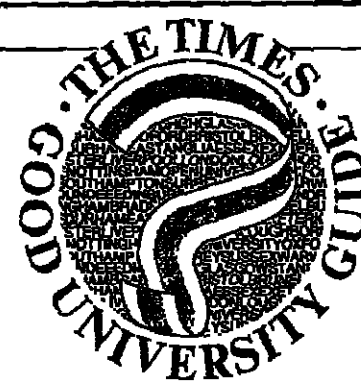
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TODAY AND MONDAY: YOUR CHANCE TO HAVE A FREE DAY AT A FITNESS CENTRE. DETAILS AND VOUCHER, WEEKEND, PAGE 11

## Fears over Mandelson and Brown

# Blair aims to heal top aides' rift

By Philip Webster, Political Editor

LABOUR frontbenchers are discreetly trying to heal a rift between two of Tony Blair's most important lieutenants, which they fear could damage the party's campaigning efforts.

Gordon Brown, the Shadow Chancellor, and Peter Mandelson, the Labour leader's long-time adviser, were once the closest of friends. But they have not been on personal speaking terms — other than at formal meetings where contact is unavoidable — for more than 18 months.

Mr Blair is known to be deeply concerned over the failure of two of his closest confidants to be reconciled. But his worries go wider than personal relations: he and other Shadow Cabinet members are concerned that unless something is done to bring them back together, it could harm Labour's campaign.

Besides his economic role, Mr Brown is in charge of Labour's day-to-day campaigning, chairing regular strategy meetings to decide priorities. Mr Mandelson is chairman of the party's general election planning group and runs the party's communications headquarters at Millbank Tower, London.

At meetings they talk formally, but Labour insiders say that the absence of a proper informal relationship between two people whose roles will become even more vital as the

election approaches is an unnecessary problem.

Sources close to Mr Blair say that the awkward relationship has not, up to now, affected their contributions to the party's campaigning work. Mr Brown is regarded as Mr Blair's leading strategic thinker and Mr Mandelson has made a big impact at the communications HQ.

But friends of both admit that life would be easier if they got on. One Shadow Cabinet member said: "They owe it to the rest of us to make up."

Senior figures say that Donald Dewar, the Chief Whip, may be the only person who can persuade them to put their differences aside in the interests of the party. He is the member of the Shadow Cabinet who Mr Brown most respects and perhaps the only one to whom he would defer.

Mr Brown has never forgiven Mr Mandelson for what he believes to have been his role in pushing Mr Blair's claim as the modernisers' candidate in the 1994 leadership election.

Mr Mandelson was the key backstage influence on the so-called modernising project begun by Neil Kinnock and was seen as perhaps the leading figure behind the swift rise of both Mr Brown and Mr Blair after they entered Parliament in 1983.

The two MPs had always had a private understanding that they would not stand against each other in any

leadership contest, and for many years it seemed that Mr Brown would be the more likely to command the support of the Labour movement.

But when John Smith died in May 1994, he was in the traditionally unpopular post of Shadow Chancellor, while Mr Blair was enjoying big success as Shadow Home Secretary. Within hours of Mr Smith's death, Mr Blair was the strong favourite and he never looked back.

Mr Brown blamed Mr Mandelson because he thought he was promoting Mr Blair in briefing journalists rather than staying even-handed. Mr Brown declined to pull out of the race straight away and it was only after long and painful soul-searching that he agreed with Mr Blair to stand aside.

As it happens, many journalists who covered the affair recall Mr Mandelson taking a neutral line between the two and even "talking up" Mr Brown's chances long after it was clear that Mr Blair would be the inevitable choice.

But although Mr Brown has remained Mr Blair's closest and most valued Shadow Cabinet friend, adviser and confidant, and Mr Mandelson is still one of Mr Blair's key advisers, relations between Mr Mandelson and Mr Brown have never been repaired.

Blair speech, page 10



While journalists were still searching for Madonna at the Cannes Film Festival yesterday, the newly-pregnant star was surrounded by her bodyguards at Shepperton Studios, Surrey, putting the finishing touches to her film *Evita*. Dustin Hoffman accuses studios, page 3

## Princess asks Queen to aid divorce

By Lin Jenkins and Joanna Bale

THE Princess of Wales flew to Majorca for a weekend break yesterday as it emerged that she had asked the Queen to intervene to break the deadlock in her divorce negotiations.

At a meeting between the two last Wednesday, she threatened to withdraw her consent to the formal ending of the marriage — thereby forcing the Prince of Wales to wait almost two more years for a divorce on the grounds of a five-year separation without

consent. She requested the meeting after her solicitor, Anthony Julius of Mishcon De Reya, told her that an agreement over the divorce settlement was far from close.

As the Princess relaxes in Majorca, where she is staying at Richard Branson's Hotel Residencia at Deia, the wrangling over the divorce has reached crisis point. The main sticking points are likely to involve money and possibly her future public role.

She is hoping that the Queen — who intervened to urge her son and his estranged wife to bring their

marriage to a swift end — will now use her influence to spur the Prince's solicitor, Fiona Shackleton, into finalising details of the settlement. The Princess has previously released details of the proposed settlement against the wishes of the Palace, but Jane Atkinson, her press spokeswoman, said yesterday that the negotiations were confidential. "We do not make any comments on the divorce proceedings."

On the Princess's visit to Majorca, Ms Atkinson said: "The trip has been planned for some time and the Princess should be back by Monday."

The hotel where she is staying is a beautiful old manor house set amid slopes of citrus and olive trees. Since Mr Branson took it over he has transformed it into a haven for pop stars and wealthy guests seeking peace and quiet in the quaint village.

As the Princess arrived with a female friend for her first visit there, Buckingham Palace said the divorce deadlock was "private and confidential". A spokesman declined to confirm that the meeting with the Queen had taken place, but said: "The Queen's door is always open to her family."

## Red-letter day for Cup Final rivals

By Stephen Farrell and David Maddock

MANCHESTER United and Liverpool fans were flying in from around the world as two rival red armies began to converge on Wembley for the FA Cup Final. Opposing supporters travelling from the North West today were being sent down different routes by police in an attempt to avoid trouble.

Black market tickets fetched up to £1,000 a pair amid huge interest in a clash between two of the country's best-supported clubs. The final, to be watched by an 80,000 sell-out crowd, will also be broadcast to 400 million homes in more than 100 countries.

As supporters arrived on flights from Europe, America and Africa, bookmakers expected to take an unprecedented £5 million in bets, most in the hours before kick-off.

Ladbroke's and William Hill quote both teams at 5-6 to win, and 13-8 to finish the job in 90 minutes. "We just cannot separate them. It is the closest final in 35 years of betting and we are busier than we have ever been," Ian Wassell, Ladbroke's spokesman, said.

An FA spokesman said: "We urge all fans not to buy tickets from touts. We have a complete record of all tickets and anyone coming in with a stolen or forged ticket will be stopped, and could be arrested."

Match preview, page 48

## Australia plan to ban guns

Anti-gun laws aimed at removing a wide range of firearms from civilian ownership received overwhelming backing from Australia's state and territory governments. The sale and possession of all automatic and semi-automatic rifles and shotguns will be banned.

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## Bupa deal could cost NHS £200m in private healthcare

By Jeremy Laurance, Health Correspondent

HOSPITAL leaders accused Britain's largest private health company of undermining the health service yesterday by doing a deal with private hospitals that could cost the NHS £200 million a year.

The NHS Trust Federation said a Bupa scheme which offers inducements to subscribers to choose treatment in independent hospitals, in preference to NHS private wings, would cost the equivalent of 12,000 hip replacements in lost revenue.

The claim was ridiculed by Bupa, which said subscribers affected by the scheme contribute only £16 million to NHS private units.

William Laing, of Laing and

Buisson, a leading private health consultant, said the escalating battle among private health providers in the £2 billion market would lead to lower health insurance premiums. Bupa, which once sold 70 per cent of all healthcare policies, has seen its market share fall to around 45 per cent. NHS private work has leapt by almost 50 per cent since 1988 and it is now the country's third largest provider of private beds.

The Bupa "health fund" scheme offers its one million personal subscribers financial benefits worth 8 per cent of their subscription which can be used to buy dental care or entry to fitness centres if they

agree to be treated in a selected list of 150 from the 800 private hospitals and units around the country.

The list includes Bupa's commercial rivals such as BMI and Nuffield hospitals but excludes more than 360 NHS hospitals which treat private patients.

NHS hospitals earned £198 million from private patients in 1994-95, around 15 per cent of the total private health market, and made an estimated profit of £20 million which was ploughed back into NHS care. The bulk of the revenue went to London's best known teaching hospitals such as Guy's and St Thomas's, which earned over £8 million.

## Axing of BBC bishop causes 'intense anger'

IN A further twist to the *Thought for the Day* saga, the Bishop of Oxford's spokesman has condemned the BBC for "treating some of the nation's most senior religious leaders as if they were third-rate actors who had outlived their sell-by date" (Ruth Gledhill writes).

The decision, "drip-fed" over two weeks, to "rest" seven contributors, including the Right Rev Richard Harries, from the religious slot on Radio 4's *Today* programme has caused "intense anger" among the entire religious community, the Rev Richard Thomas, the Bishop's spokesman, says in a letter to *The Times* today.

Letters, page 21

## Row in Cabinet over flying the Euro flag

From Andrew Pierce and Gillian Bowditch

CABINET tensions on Europe have boiled over into a controversy between Michael Heseltine and Michael Forsyth over the Scottish Secretary's refusal to fly the European flag on Europe Day.

The Deputy Prime Minister accused Mr Forsyth of fanning the flames of anti-European sentiment on the Conservative back benches and resorting to meaningless gesture politics.

The clash flared at full Cabinet the day after Mr Forsyth publicly announced on Thursday, May 2, his symbolic protest at the EU ban on British beef.

A supporter of Mr Forsyth said last night: "Heseltine said

it was the wrong signal for a minister to send to Europe when we are trying to negotiate the end of the beef ban."

Tensions between the two ministers were paraded at the Scottish Tory conference in Aberdeen this week. Mr Heseltine struck a conciliatory note towards the EU but an unrepentant Mr Forsyth told the conference: "I've been told my refusal to fly the European flag was petty. I can live with that. What I can't live with is seeing one of our most productive and efficient industries put on the rack for no good reason."

Redwood rebuffed, page 2  
Clarke's tax pledge, page 10  
Tessa Keewick, page 20



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PLUS: MATTHEW PARRIS,  
COLUMNIST OF THE YEAR

Stalking Bill's failure  
'condemns thousands'

By ALICE THOMSON AND JILL SHERMAN

THE Government was accused of cynical, political action last night after blocking a Bill, sponsored by Labour, to make stalking a criminal offence. The Government insisted it would put forward its own measures to toughen stalking laws, but failed to provide details of proposals or their introduction. Officials also admitted that stalking would not "necessarily" become a criminal offence under government plans.

Labour immediately accused ministers of failing to back its plans, which had widespread public support, on political grounds. It said the decision to block the private member's Bill introduced by Janet Anderson (Rossendale and Darwen) would delay any crackdown on stalkers for at least 12 months.

"I am angry and disappointed at the cynical way the Home Office have behaved," Mrs Anderson said. "They have condemned thousands of people to at least 12 more months of misery because they could not bring themselves to back a Labour initiated Bill."

A shout of "Object" in the chamber had prevented the Stalking Bill from gaining its second reading. It now has virtually no chance of becoming law. Mrs Anderson drafted the Bill after talks with senior Home Office officials, the Police Federation and the Suzy Lamplugh Trust. She was hoping it would receive cross-party support in the Commons yesterday.

After persistently refusing to back calls from backbench MPs on both sides of the House to jail stalkers, the Home Office said it would try to bring forward measures of its own, possibly in this year's Queen's Speech.

Michael Howard, the Home Secretary, insisted that Mrs Anderson's Bill was "too widely drawn and would criminalise many innocent activities". Speaking on BBC

Radio 4's *The World at One*, he said: "Stalking is a particularly difficult thing to define, which is why we are taking some care to make sure that we get it right. As soon as we are satisfied that we have a workable definition which would enable us to legislate, we will legislate."

Mrs Anderson's Bill proposed the creation of a prohibitory order that could be invoked by magistrates allowing an exclusion zone around a victim and requiring the stalker to undergo counselling. It would become a criminal offence to break the order, and persistent stalkers could be jailed for a maximum of five years.

David Maclean, a Home Office Minister, said that Mrs Anderson's Bill was a "valiant attempt" but it was defective and unworkable. He added that the Home Office had been working on a Bill "for quite some time".

However, officials emphasised yesterday that the Government would not necessarily introduce a new criminal offence of stalking. They argued that only certain types of stalking behaviour might fall into the criminal category.

Over 3,000 people, mainly women, are thought to be terrorised by stalkers every year but have no legal way of preventing such harassment.

Tracey Sant, whose stalker was convicted of grievous bodily harm in a landmark case two months ago, said yesterday: "I was initially disappointed that the Bill was blocked... At least it has meant that the Government has made the promise to bring it in eventually."

Anthony Burrows became the first stalker to be jailed when he was found guilty of causing Miss Sant, 28, psychological harm. She added: "No one should have to suffer severe psychological injury like I did before anything can be done."



Chris Eubank and his wife Karron. She was said to have been terrified as she watched the intruder

Eubank's wife wins  
ban on intruder

By STEWART TENDLER, CRIME CORRESPONDENT

THE wife of the boxer Chris Eubank was granted a court order yesterday banning an alleged stalker from approaching the couple's estate after he was found inside three times in the past week.

The case was brought after Russell Bennett, 32, from north London, was discovered by police on the roof of a building in the grounds of the Eubanks' home at Hove, East Sussex, on Tuesday. He was spotted wearing a pair of the boxer's shorts and trainers.

No charges have been brought against Mr Bennett, who is in hospital undergoing treatment under section 2 of

the Mental Health Act. After the incident Karron Eubank, who is pregnant, was given a temporary injunction against Mr Bennett, stopping him from coming within 200 metres of her home. Yesterday, in a brief hearing at Brighton County Court, the order was extended for a week.

Mrs Eubank, 30, pressed a panic button to alert police after spotting a man when the security alarm went off. Police said she was terrified as she watched the intruder roaming through the gym. Damage estimated at £4,000 to £5,000 was done to the house and paperwork was defaced.

Rifkind rejects deal with  
Redwood and Goldsmith

By ANDREW PIERCE AND GILLIAN BOWDITCH

JOHN REDWOOD was rebuffed yesterday by Malcolm Rifkind, the Foreign Secretary, in his attempt to broker a referendum deal with Sir James Goldsmith.

Mr Rifkind ruled out talks with Mr Redwood, the defeated Tory leadership challenger, who earlier this week advocated a referendum on Europe on general election day.

The former Welsh Secretary, who is planning talks with a series of ministers, believes that if the Government accepts his proposals Sir James would lift his threat to field 600 candidates at the next general election.

Conservative Central Office, in a leaked memorandum, said that the Referendum Par-

ty could cost it dearly in marginal seats.

Mr Rifkind, speaking at the Scottish Conservative Party conference in Aberdeen, made clear that there was no purpose in any talks with his former cabinet colleagues. He said: "I do not think that there is any possibility of the Government considering a further referendum. I do not believe that there is any possibility of the Cabinet or the Conservative Party agreeing to it."

John Major has made a manifesto commitment that a future Conservative government would hold a referendum if the Cabinet decided to enter a single currency. Sir James set up his party to try to persuade ministers to agree to

a referendum before or on polling day.

Mr Rifkind, making the first public comment by a minister on this week's offer from Mr Redwood to act as an intermediary with Sir James, said: "There has been no discussion with ministers. There is no interest in the Cabinet in such a proposal."

However, aides of the Foreign Secretary have agreed in principle with the Redwood camp to hold future talks. Mr Redwood supports the option of a referendum on the question of whether Britain should remain in the single market or in a European superstate.

Mr Redwood's supporters said he would continue to talk to Sir James and to ministers.

Army gay  
ban wrong,  
says Blair

By JILL SHERMAN

TONY BLAIR said yesterday that in principle Labour backed lifting the ban on homosexuals in the Armed Forces but that the practical concerns of Forces' chiefs should be considered.

Mr Blair was criticised by gay rights groups for giving his MPs a free vote in the Commons debate on Thursday night and for not voting himself. But he made clear he did not support the ban.

"I don't believe that the mere fact that people are homosexual should mean that they are automatically discharged," he said on BBC Radio 4's *Today* programme. But any changes had to be carried out "in consultation with the military".

Tory pledge on tests  
at secondary schools

All pupils at Scottish secondary schools will have national tests in their first two years, under legislation pledged yesterday by Raymond Robertson, the Scottish Office Minister for Education. He accused Labour, Liberal Democrat and SNP councils of "neglect" and "complacency" for failing to ensure regular testing.

The move, announced at the Conservatives' Scottish conference, is sure to meet stiff opposition from teacher unions and parents who disrupted primary school tests in protest at their introduction. Mr Robertson has also asked school inspectors to investigate the merits of streaming children rather than having mixed-ability classes.

## Drug dealer jailed

A Californian film producer who turned his London flat into one of the world's largest LSD factories was jailed for 14 years yesterday by Southwark Crown Court. Police seized the fifth biggest haul of drugs in the world from the flat belonging to Joseph Hurley, 51, of St John's Wood, northwest London. Hurley's extradition to America "for similar matters" may be sought.

## Zoo judgment reserved

Judgment was reserved yesterday in a High Court claim for £200,000 damages by Matthew McDavid, 9, of New Eltham, southeast London, who had his arm ripped off by a chimpanzee at Port Lympne Zoo, owned by John Aspinall, near Hythe, Kent, in 1989. Howlets and Port Lympne Estates Ltd did not enter a defence to the claim but are contesting the amount of damages.

## Bill to cut party noise

A backbench Bill proposing on-the-spot fines for noisy neighbours cleared the Commons and could become law next month. Anyone playing loud music or holding noisy parties between 11pm and 7am faces fines of £100 and the confiscation of sound equipment. There would be a maximum £1,000 penalty if the case comes to court and councils could choose whether to introduce the regulations.

## Murder police criticised

Jonathan Jones, freed from jail after a conviction for murdering his girlfriend's parents was overturned, told South Wales police yesterday to "get off their backsides" and find the killer. The three appeal judges suggested possible leads when they gave the reasons for their judgment as a combination of technical blemishes in the trial judge's summing up and new alibi evidence.

## Asylum woman's plea

An athlete appealing against a refusal of political asylum in Britain yesterday claimed she would kill herself rather than return to Ethiopia. Birhan Abate Dagne, 18, a runner, says she suffered persecution as part of an ethnic minority. The Government denies any danger to her, and says that her original trip to England was financed by the Ethiopian government.

## War murder charges



An 85-year-old refugee due to stand trial in Britain's first war crimes case appeared at the Old Bailey on three charges of murdering Jews during the Second World War. Szymon Serafinowicz, above, a retired carpenter from Banstead, Surrey, is accused of killing three Jews during the German occupation of Belorussia, now Belarus, in the winter of 1941-42. The trial is due to start on January 6, 1997, and is expected to last between two and three months but a preliminary hearing has been fixed for October 16.

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Actor accuses studios of promoting irresponsibly brutal films for the sake of box-office takings

# Hoffman links massacres to Hollywood violence

FROM DALYA ALBERGE, ARTS CORRESPONDENT, AT THE CANNES FILM FESTIVAL

DUSTIN HOFFMAN, the Oscar-winning actor, launched a scathing attack yesterday on the big Hollywood studios, accusing them of producing a stream of violent, big-budget films because of an obsession with profits.

Speaking at the Cannes Film Festival where his latest film is being premiered, Hoffman referred to the recent mass murders in Dunblane and Tasmania. The 58-year-old actor, who worked as an attendant in a psychiatric hospital long before finding fame, said: "Are we really saying that screen violence doesn't have anything to do with these massacres?"

Hoffman, whose obsessive attention to detail has earned himself a reputation for being "difficult" on set, attacked the studios for screening gratuitous violence.

For the sake of the box-office takings, he said, the studios were ignoring its effect on the more unbalanced members of society. "How a film does in the box office has become more important than the film itself."

Although he has starred in Hollywood successes such as *The Graduate* and *Marathon Man*, Hoffman said that the major studios were allowing commerce to strangle creativity. This, he said, put enormous pressures on a cast to

Hoffman with Anne Bancroft in *The Graduate*, a role for which he won an Oscar nomination

produce a film "that will make a lot of money." "The perception of a film seems to be connected to how much money it's making." If a film has not worked in the first weekend, "it's all over for it," he said.

He said that his own production company, Punch, would be making six films costing less than £5 million each. Punch had "jiles" of strong scripts which, he said, Hollywood's biggest players had rejected. "There is a feeling that if a film can be made on a low budget, there is something wrong with it. It is easier to get studios to sign a cheque for \$100 million than \$10 million," he said.

Hoffman is a powerful force

in Hollywood, yet he was unable to persuade anyone to invest in a low-budget film about two children in Ireland during *The Troubles*. "It needed only \$3 million but we couldn't raise it." His latest film, David Mamet's *American Buffalo*, screened yesterday in Cannes, was made for less than £5 million.

He announced that Punch had signed a deal with Village Roadshow Pictures, a subsidiary of Village Roadshow Limited, Australia's largest entertainment corporation, which will allow Punch to make six films. The budget for each will be less than £6.5 million.

He recalled that, when he started making films in 1967, no one would have predicted

that "we wouldn't even blink" at 1990s budgets of £66 million. "It's a different ball game now. I don't know why films are costing that much. It's not just the above-the-line salaries." Yet, he said, some of the best films in recent years were those made for "relatively little money", such as Michael Radford's *Il Postino*.

He also drew analogies with the demise of Broadway. "One of the things that killed Broadway was the fact that plays cost \$60 or \$70 a ticket. Arthur Miller once said that he didn't write plays for these people, but for those who can't afford to go to the theatre."

Actors, he said, relished playing to students who get in on cut-price tickets: the students' excitement at being in the theatre exudes an "energy" that electrifies the actors' performances.

In contrast, he explained, people who pay \$70 for a ticket expect value for money. "Hollywood is doing the same multiplying thing and it's a killer," he said.

He also lamented the lost innocence of Cannes. The last time he came was in the 1970s when it was a village that happened to have a festival. Stars such as Gary Cooper felt free to walk around. Today, commerce rules. "There is a circus atmosphere. It feels like a film market not a film festival," he said.



Hoffman besieged by the press yesterday. He lamented Cannes' lost innocence. "It feels like a film circus"

## The star who graduated with dishonour

BY KYLE SMITH

DUSTIN HOFFMAN has long been acknowledged by producers and co-stars as one of the biggest headaches in Hollywood. David Putnam, producer of *Agatha*, called Hoffman "a worrisome American pest" and "malevolent" after the actor ordered the film to be rewritten to suit him.

Hoffman's most notable foil was Laurence Olivier, who played a Nazi dentist who tortured Hoffman's character in *Marathon Man*. The film's screenwriter, William Goldman, wrote in his memoir *Adventures in the Screen Trade* that Hoffman insisted that Olivier, enfeebled and obviously in great pain,

get up and improvise a walking scene at length until his ankles swelled. Hoffman later stayed awake for an entire weekend before shooting a scene because, he said: "I thought it would give me a raspy voice." Olivier said: "My dear boy, why don't you try acting?"

Goldman also wrote that Hoffman held up shooting on the film for an hour over whether his character should have a torch by his bed. "In my opinion," Goldman wrote, "he didn't want the flashlight torch because he was afraid his fans would think him chicken."

Hoffman also brought his unique brand of irascibility to the set of *Tootsie*. Bill Murray, who played Hoffman's flatmate, said: "It was a hell ride. I came

to the set the first day and there was Sydney Pollack [the director] and Dustin arguing over everything as if the whole crew was in the other room." Pollack received an Oscar nomination for the film but he said: "I'd give it up if I could have back the nine months I spent with Dustin making it."

Wolfgang Petersen, who directed Hoffman in *Outbreak* after filming Clint Eastwood's *In the Line of Fire*, said: "Clint came in the morning, did everything in two takes and said, 'Done. Let's play golf.' Dustin is so obsessed with his work, he wakes up at three in the morning thinking about the scene, and then calls me at 5am." Was it exhausting? "You bet."

## OJ Simpson flies in for Oxford Union debate

BY JOANNA BALE

OJ. SIMPSON arrives in Britain today for a four-day media campaign to convince the world of his innocence.

The American actor and former footballer, who was controversially acquitted of murdering his former wife Nicole and her friend Ron Goldman, is hoping to be received in a more "fair-minded" way by those outside the United States, where he is considered a social outcast, his spokesman said yesterday.

On Tuesday Simpson, 48, will speak at the Oxford Union, where he will be met by a small demonstration organised by a visiting American politics student, Gretchen Hunt.

She said: "We will be giving out leaflets on domestic violence because Simpson is a proven wife-beater. But most students, I'm afraid, are more curious than angry about him. He would never be allowed onto an American campus."

The 1,200 free tickets for Oxford Union members disappeared within two hours.

said Paul Kenward, its president, who will be among a small number dining with Simpson beforehand. A thousand more students will watch on live television links in the union building.

Mr Kenward said: "There is an unprecedented amount of interest in this. We could have filled the debating chamber five times over."

Simpson's visit will heighten controversy over the quality of debate at the union. In the 1980s, the former US President Richard Nixon and Jimmy Carter addressed the audience. Last year one of its speakers was Jim Bowen, the television darts quiz show presenter.

The American actress Bo Derek has withdrawn at short notice in protest from the television show on which Simpson was due to give his first major interview since the trial. Miss Derek, who called Simpson a pariah, was a friend of his former wife.

She had been booked for Monday's edition of Granada

Television's new evening chat show, *Tonight with Richard and Judy*, hosted by Richard Madeley and Judy Finnigan, presenters of the daytime programme *This Morning*. A Granada spokesman said: "We are looking at other celebrities. It does not present an insurmountable problem." The singer Neil Diamond is still expected to appear.

Simpson arrives at Heathrow this morning with his agent and a bodyguard on a Virgin flight from Los Angeles. He will stay at the Hyde Park Hotel in London and travel on a private jet to Manchester for his television appearance, for which he is being paid a nominal £1. Granada is paying the £40,000 cost of the trip, including the £20,000 fee of his publicist Max Clifford.

Mr Clifford, who claims that Simpson was the victim of a set-up by the Los Angeles police, said: "The venom he receives in the States is just incredible, but in Britain people are more ambivalent towards him. I have told him that London is the best place in the world to open himself up to the media."

The golfing magazine *Fore!* is to interview Simpson at Selsdon Park Hotel golf club in Sanderstead, south London, on Sunday, where he will be playing. He will also meet executives of the Seat car company to discuss the possibility of appearing in a commercial. On Sunday evening Simpson will dine with his friend Michael Winner, the film director.

Books, Weekend page 13



Simpson in a Californian TV studio. He hopes for a more sympathetic hearing from British media

## Four-year search unearths 'priceless' cache of coins

BY A STAFF REPORTER

A BRICKLAYER and a former Royal Marine who unearthed a haul of "almost priceless" Celtic gold coins will be hundreds of thousands of pounds better off after an inquest yesterday.

Peter Beasley and his friend Peter Murphy will receive the market value for the coins after the jury at Aton, Hampshire, declared the find treasure trove and the property of the Crown. As the finders, the men are entitled to the proceeds. The 206 assorted gold coins date back to the end of the last century BC and the first century AD.

Mr Murphy, the former serviceman in his 50s, told the court that he stumbled across the find at a farm near Petersfield in March after four years of searching.

He said: "We were given permission by John Dalton, the farmer, to search his land with metal detectors. Up to this date I don't think we had

come up with anything more than a few bits of scrap metal and the odd rusty nail or two."

Mr Beasley, 55, said Mr Murphy suddenly shouted: "I've found a hoard." "I didn't believe him at first and he had to shout three times before I came over and saw that his was flushed with excitement."

They took the haul home to Waterlooville, near Portsmouth, and told Mr Dalton the following day before taking the coins to the Winchester Coroner for safe keeping. Four days later they returned to the same field and discovered 50 more coins.

John Orna-Ornstein, a curator and expert in Iron Age coins at the British Museum, described the find as "exceptionally exciting" and one of the strongest proofs that Celtic and Roman civilisations mixed before the Roman invasion of England.

He said the majority of the coins dated from 50BC, just before the Roman conquest. They had been minted by the

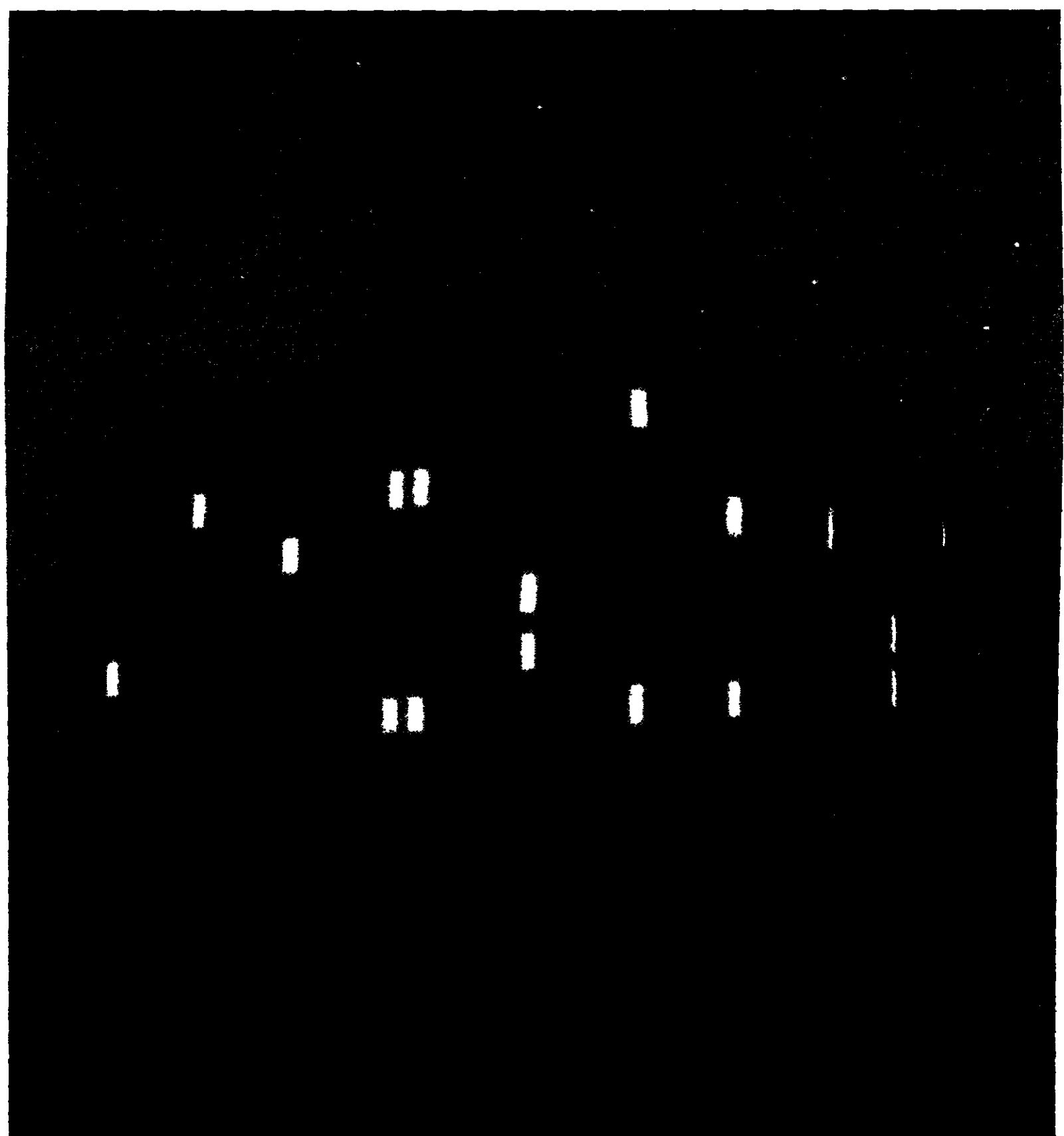
Atrebares tribe, who had lived in what are now Sussex and Hampshire.

He said: "The Roman jewellery, the ring and the band, are very, very good quality gold, much better than today. The ring is about 99 per cent pure gold."

He said the find was almost priceless. "Each coin would have been worth £1,000 at that time. This collection was worth more than £250,000. These hauls were buried because there were no banks so the safest place was clearly underground."

The jurors were told that, if they declared the finds treasure trove, they would be kept until an institution such as the British Museum could value them and pay Mr Murphy and Mr Beasley their appropriate value, thought to be several hundred thousand pounds. The jury returned verdicts that the finds were treasure trove.

Law change, page 10



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JACK DANIEL'S TENNESSEE WHISKEY

## Kevin Maxwell tells court of Oyston dinner

BY A STAFF REPORTER

KEVIN MAXWELL, son of the late media tycoon Robert, told a court yesterday that he had dined with Owen Oyston and a model the millionaire is accused of raping, three years after the sex attack was alleged to have taken place.

Mr Maxwell told Liverpool Crown Court that he remembered the occasion in 1992 clearly because it was only hours before his arrest by the Serious Fraud Office on charges of which he has since been acquitted.

He said that he had met Mr Oyston, 62, at the Hilton Hotel in Park Lane, London, and had drinks in Mr Oyston's hotel suite with the woman and Gill Bridge, who was Mr Oyston's personal assistant at the time. The four of them had

gone on to an Italian restaurant.

The model claims Mr Oyston raped her in 1989, when she was aged 18, on a four-poster bed at his mansion, Cloughton Hall, near Lancaster. Mr Oyston denies the charges and the rape and indecent assault of a girl aged 16.

Mr Maxwell said he had become friends with Mr Oyston after Mr Oyston wrote to him and his brother, Ian, offering condolences over their father's death in 1991.

Mr Oyston and the model had seemed to be on "perfectly amicable" terms, Mr Maxwell said. "There was no friction at all in the room. I remember assuming she was his girlfriend. I remember it with precision because it was only hours after the dinner that I was arrested by the Serious Fraud Office."

Earlier the head waiter at the Hilton, Angelo Sorrelli, told the court that he had baked a special cake for the model's 21st birthday celebration in the hotel. He said he remembered Mr Oyston dancing with her, something he rarely did.

A man and woman juror had earlier squeezed into the seat of a sports car parked at the court to test the claims of the second alleged victim that Mr Oyston had forced her to perform oral sex as they were driven to his home.

The hearing continues.



Maxwell leaving court at Liverpool yesterday



From dandy to invisible man: from left, the Johnnie Walker symbols in 1910, 1950, and the 1996 version

## Walk on the mild side brings 'flash' whisky hero into spirit of the age

By ROBIN YOUNG

JOHNNIE WALKER is a reformed character. Gone are his suspiciously rakish good looks. He has completely lost face, and been stripped of his hands, legs, monocle, frilly shirt, gloves and boot tassels too.

The striding figure known to millions of Scotch whisky drinkers as a symbol of the world's most valuable spirits brand has been radically altered, after market research showed that potential foreign customers saw him as too flash, too snobbish—and too English. The change is also part of wider image revamp to attract younger drinkers.

Although the motto says "Born 1820, still going strong", Johnnie has featured on the bottles only since 1910, when he was sketched on the back of a menu by the cartoonist Tom Browne while lunch-

ing with George Paterson Walker and his brother Alexander. The Walkers were looking for a symbol for their newly relaunched range of blended whiskies and Browne went on to produce a series of advertisements featuring the striding character.

When Browne died the following year, Sir Bernard Partridge, the principal cartoonist of *Punch*, was hired to make minor changes. By the 1950s the figure had become gentler, with an impression reminiscent of Steed in the television series *The Avengers*. There has been no significant change for the past 30 years and the latest update is the most radical yet. It has been prompted by research which suggested that the figure of the country dandy was regarded in the United States and South-East Asia as too English, flash and snobby—not the sort of person one would want to

do business with. All that is left of Johnnie now is a faceless figure with a red jacket, hat, boots and cane.

The figure that originated as a scribble on a menu took computer-aided designers two years to update, testing 50 variations to produce "a visual shorthand for the brand". It was produced by the Identica consultancy in London, headed by Michael Peters, who said: "I want people to gasp when they see it."

Johnnie Walker Scotch is blended in Kilmarnock using whisky from 30 different distillers. Its most popular blend, Red Label, sold 90 million bottles last year, up 5.6 per cent on 1994, making it the bestselling Scotch and fourth most popular spirit in the world. The Black Label blend sold nearly 41 million bottles, up 6.3 per cent, while other blends such as Blue, Gold and Swing sold another 3.6 million bottles.



Fashions come and Fashions go; With Johnnie Walker 'tis not so;

Pleased as *Punch*: the 1914 version in full glory

## Leukaemia girl describes life in never-ending tunnel

By CAROL MIDDLEY

JAYMEE BOWEN, the 11-year-old girl refused chemotherapy on the NHS, has spoken of her dark days of depression as she continues her fight against leukaemia.

The girl, once known only as Child B, said media attention had been unbearable at times, although she understood why her father sought publicity for her case. David Bowen, 32, took the Cambridge and Huntingdon Health Commission to the High Court in an attempt to force it into funding his daughter's treatment last year.

He failed after the commission argued that she had endured enough chemotherapy and that her chances of survival were so slim that the £75,000 cost of a second transplant could be better spent. The treatment has now been funded privately and Jaymee's leukaemia is in remission.

But in an interview with *1015* magazine in *The Times*



Jaymee: wants future decisions to be hers

today, Jaymee says that if her cancer returns she wants to make the decision whether to carry on. "I hope it doesn't happen, but if it does I will face it. But I would rather no one tells me what to do."

She was very low at the time of the court case about her treatment. "I probably would have said 'No' to everything that came along. I was very depressed. I wasn't really up

to it." She added: "Each time you get to the end of the tunnel you think, 'I'm nearly at the end', but the tunnel just gets longer. At the moment I can see it, but I've been there a couple of times before and it just gets further away."

Jaymee, who was being interviewed to coincide with the launch of a book about her, adds: "I like a bit of attention, but when you get that much attention it's hard. It got to the stage when I would walk out of the front door and people would be shouting at me to look at them. It was terrible. I didn't know where to look."

Jaymee, from Sawbridge-worth in Hertfordshire, is now undergoing donor lymphocyte infusion, which involves injecting her sister's healthy blood cells into her body. One of the treatment's side-effects has been to give her a lung problem and she becomes breathless easily.

Jaymee's story, 1015, page 6

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هكذا من الأصل



# Officer's daughter sold Ecstasy hours before fatal binge

BY LIN JENKINS

THE daughter of a police superintendent died from a cocktail of drink and drugs after selling Ecstasy tablets to her friends, an inquest was told yesterday.

Claire Pierce might have been trying to achieve a better "high" by mixing Ecstasy with painkillers and alcohol before she died at an all-night party on Sunday morning, or could have done it in confusion.

Miss Pierce, 20, the only daughter of Superintendent Roy Pierce, of the Nottinghamshire force, took one and a half Ecstasy tablets, a large amount of alcohol including alcoholic lemonade, and about 20 Distalgesic painkillers. The fatal dose is about ten.

Dr Nigel Chapman, the Nottinghamshire Coroner, called for more education of young people about the dangers of drug abuse. "Claire came from a family where there is support and love," he said. "What chance is there when it is a family where there is no support or love?"

"Anyone thinking of taking a drug might consider the torment and agony Mr and Mrs Pierce are going through now. Perhaps they might consider whether they want to put their own parents through this horrible nightmare."

Detective Inspector Brian Dennis told the inquest in Nottingham that Claire went with her friend, Vicky Burgess, and boyfriend to four



Claire: mixed Ecstasy, alcohol and Distalgesic

pubs on Saturday evening. Earlier, at her home in Mansfield, she had drunk a can of cider and half-filled a bottle with vodka and orange to take with her. She showed her friend eight Ecstasy tablets, which she took with her.

A party of 12 people aged between 18 and 20 met at the Swan pub, then went by minibus to the Progress nightclub in Derby to celebrate a birthday. "On the way, Claire asked members of the party if they wanted any Ecstasy and some were purchased on the minibus for £9 a tablet," Mr Dennis said. Claire sold five.

In the minibus she drank cider and the vodka and orange. She kept three Ecstasy tablets for herself and her friend. The group called at another pub in Derby where she sold an Ecstasy tablet to

her friend for £7. She drank the remainder of the vodka and orange before arriving at the club. Mr Dennis said that she then drank a "vast quantity" of Hooper's Hooch, an alcoholic lemonade. She and her friend split the remaining Ecstasy tablet.

Back at a friend's house in Mansfield Woodhouse, Miss Pierce complained of a headache. She was seen swallowing ten Distalgesics with water. She put another strip of ten tablets in her pocket.

Miss Burgess told the police she had seen Miss Pierce taking up to eight similar tablets while on Ecstasy. The mixture is commonly known on the rave scene to provide a "higher hit".

About 4am they went in two cars to another house. Her friends recalled that she was "extremely drunk and incoherent". She took more Distalgesics. Miss Burgess pleaded with her not to take any more, but Miss Pierce told her not to worry. She then went to sleep on the floor.

Mr Dennis said: "An hour and a half later her friend noticed she looked cold and went to rub her hands to warm her. Claire's head and limbs had appeared to have gone blue."

Dr Chapman recorded a verdict of accidental death, saying that she had died of poisoning from the mixture of alcohol and headache tablets containing co-proxamol (Distalgesic), which had prevented the breakdown of Ecstasy in her blood.

After the hearing Mr Pierce appealed to others not to take drugs. In a statement read by his colleague, Superintendent Mick Salt, he said: "To all those other beautiful young people out there, please reflect long and hard on Claire's tragic death and please, please, don't make the same mistake." Of his daughter he said: "Wherever she went she left a trail of fun and laughter in her wake and her death has left a void which can never be filled and a sense of numbness and disbelief with all her many, many friends."

Mr Salt said the family had not known that she was dealing in drugs.



Angie Golding now holds services at home: "I'll be a fool for the Lord any day, but I won't be a fool for man"

## Woman leads church boycott in row over evangelical 'pig-snorting'

BY RUTH GLEDHILL, RELIGION CORRESPONDENT

A WOMAN has walked out of her church and is holding services in her living room, because she says she cannot bring herself to "snort like a pig and bark like a dog" on a Church of England course.

Angie Golding, 50, claims she was denied confirmation unless she signed up for the Alpha course, which she says is a "brainwashing" exercise where participants speak in tongues, make animal noises and then fall over. She has left the evangelical St Mark's in Broadwater Down, Kent, with 14 members of the congregation and founded a church at home in Tunbridge Wells. She said: "I'll be a fool for the Lord any day, but I won't be a fool for man."

However, the church last night denied that she had

been refused confirmation, and course organisers said she had misunderstood the nature of the event.

The walkout from St Mark's, a charismatic church where phenomena such as "speaking in tongues" are manifested, stems from a dispute which began after the vicar, the Rev Francis Cumberlege, set a June confirmation date. Mrs Golding claims the curate, the Rev Linda Currell, said she should go on the Alpha course, a series of 15 lectures including a residential weekend. When she refused, she claims, she was told the course went hand-in-hand with preparation for confirmation.

Thousands of Christians, including many youngsters, have taken Alpha courses,

developed over the past decade by London's leading evangelical church, Holy Trinity Brompton, in Knightsbridge. Charismatic congregations have been reporting phenomena such as barking, wild laughing, crying and falling in an "outpouring of the Holy Spirit".

Mr Cumberlege denied that Mrs Golding had been refused confirmation unless she went on the course, and said the matter was a "misunderstanding". Ms Currell added: "St Mark's is running an Alpha course at the moment which a number of people are attending. Those being confirmed this summer are attending the course as well."

Mark Elsdon-Dew, of Holy Trinity Brompton, said the Alpha course included lec-

tures on the Holy Spirit. "It affects different people in different ways. The whole point is not to end up doing anything weird or fanciful, but that it is an introduction to the Christian faith. More than 3,000 churches - Anglican, Roman Catholic, Methodist, Presbyterian and other denominations - are currently running Alpha courses. At least 250,000 people will do the course this year."

He said the course had the "overwhelming support" of Church leaders and theologians. "The suggestion of animal noises in connection with the course is unwarranted and could not have been made by anyone who is familiar with the material."

Bishop's plea, page 11

## Krishna sect wins right to festivals

BY NICK NUTTALL

THE Hare Krishna movement yesterday won its long-running battle for the right to hold festivals at its temple in Hertfordshire.

John Gummer, the Environment Secretary, ruled yesterday in favour of the Hindu sect and against Hertsmere Borough Council and local residents by upholding a planning inspector's decision.

It means that the Tudor manor at Letchmore Heath, donated to the International Society for Krishna Consciousness by George Harrison, can now be changed in the planning regulations from a theological college to a place of Hindu worship.

The decision is likely to fuel fears among some residents of the village that the society is planning a big expansion of its operations. At a public inquiry last year Philip Marsh, chairman of the Letchmore Heath Village Trust, said: "If they get permission for public worship and their own access road, we will have absolutely no control over the numbers."

Festivals, which were ruled illegal by the local council and led to the movement being fined, have attracted up to 20,000 people. Villagers have expressed fears that legalising festivals by granting the manor a change of use will dramatically increase the number of visitors.

A spokesman for the Environment Department said yesterday that while numbers allowed to visit the temple were not being restricted, the use of loud speakers and fireworks was being limited to two key festivals. Mr Gummer has also sought assurances that there was sufficient car parking space.

Akhanda-dhi-das, for the society, said: "We are delighted." Most residents had supported the temple but he added: "A few diehards will be disappointed. They believe our presence has a bad effect on house prices, which is what started the whole thing 11 years ago."

Mr Gummer said in a statement: "In this case I have concluded that the spiritual and religious needs of this section of the Hindu community outweighed the harm the development would do to the Green Belt."



Roy Pierce and his wife Ruth. They appealed for others not to repeat their daughter's mistake

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# THE SUNDAY TIMES

## The shame of Srebrenica



It was the worst war crime in Europe since the second world war, yet the man who ordered the mass executions of Muslim prisoners after the fall of Srebrenica in Bosnia last year has yet to be brought to justice. Why? Jon Swain, the distinguished war correspondent, begins a shocking report on a special investigation into an episode that shamed the West.

THE SUNDAY TIMES tomorrow

# Cambridge accused of double standards in tobacco gift row

By DAVID CHARTER  
EDUCATION CORRESPONDENT

CAMBRIDGE dons campaigning for the university to reject a £1.6 million gift from BAT Industries were accused of double standards by the tobacco company yesterday.

Opponents of the gift, which would set up a professorship in the name of Sir Patrick Sheehy, the former BAT chairman, are trying to force the issue to a vote of all 3,300 members of the university.

They are not, however, opposing an honorary doctorate for Harnish Maxwell, chairman of the American tobacco giant Philip Morris. Mr Maxwell, a Cambridge graduate, is said to be the university's biggest fundraiser in America, with personal donations amounting to over \$1 million (£666,000).

Nick Day, director of the Institute of Public Health at Cambridge and a vehement opponent of the BAT sponsorship, wrote in *The Times Higher Education Supplement* yesterday that the BAT



Sir Patrick Sheehy, former head of BAT

offer was "totally unacceptable". He added: "British universities are still highly esteemed for their intellectual independence and moral integrity, both of which the BAT deal would be perceived to compromise."

The Maxwell doctorate was "not something I would go to the barricades over". Professor Day added: "Just because he was head of Philip Morris

does not mean he has not done other quite laudable things."

Michael Prideaux, a spokesman for BAT, said: "I do not understand this at all. It certainly smacks of double standards." He said Sir Patrick had helped to save the £3 million Royal Commonwealth Library and bring it to Cambridge. "No one complained about that," Mr Prideaux said. "I just wish people would be consistent."

The official announcement of Mr Maxwell's honorary doctorate of laws, to be presented next month, makes no mention of his tobacco company background. It refers instead to his positions as honorary fellow of Trinity College and chairman of the American Friends of Cambridge University, which raises up to \$4 million (£2.6 million) a year.

One option discussed by leading academics this week involves renaming the proposed BAT scholarships for overseas students after Eagle Star, the company's financial services group.



Moss Evans, former secretary of the Transport and General Workers' Union, has become Mayor of King's Lynn and West Norfolk. He said: "Some people think I have joined the Establishment but being mayor is an elected position"

# NEWS IN BRIEF

## Girls beat boys at bullying

Girls have replaced boys as the most likely playground bullies, according to a three-year study of primary schools by Sheffield University. In some schools, bullying by boys went down from 28 per cent to 20 per cent, whereas the figure for girls rose from 20 per cent to 27 per cent.

Mike Eslea, a psychologist at Sheffield, said: "We have got some surprising findings in that it was difficult to reduce girls' bullying. They tend to bully in less obvious ways, such as exclusion and spreading nasty rumours, but they are also just as likely as boys to hit or kick victims."

## Geldof divorce

Bob Geldof and Paula Yates were granted a "quickie" divorce at Somerset House, central London. The uncontested decree nisi, on the grounds of Mr Geldof's admitted adultery with an unnamed woman, means the divorce will be made absolute within six weeks.

## Fire death trial

Martin Cody, 20, a security guard from Knowle, Bristol, was sent for trial accused of killing Fleur Lombard, 21, a firefighter who died in a supermarket blaze at Staple Hill, Bristol, on February 4. Bristol Crown Court was told that Mr Cody would deny manslaughter and arson.

## Rovers recalled

Rover is recalling more than 20,000 of its 600 series cars built between December 1994 and December 1995 because mounting bolts on the steering rack have worked loose on some cars. Rover said that drivers affected would have noticed a rattle and "an imprecise feel" to the steering.

## Dunblane baby

Lynne McMaster, 36, whose five-year-old daughter Victoria was killed in the Dunblane massacre, has given birth to a son, Paul Victor, named in memory of his sister. Mrs McMaster was shown on television screens worldwide calling her daughter's name outside the school.

## Worth its salt

An Elizabethan silver salt cellar has been returned to its former home in Newport, Gwent, with the aid of a £123,540 grant from the Heritage Lottery Fund. The Sin Tredegar Salt, made in 1598, will be displayed at Tredegar House, from which it was sold in 1957.

## Handgun arrest

A 29-year-old man has been arrested for the attempted murder of a policeman in Exeter. Inspector Ray Lloyd was unhurt in the incident, in which a handgun was fired at his head during a struggle with an attacker.

## Place to Dai

A crematorium at Aberystwyth believes it will be the first to advertise on British television, with a 30-second slot on S4C. Simon Field, its managing director, said: "We wanted to show how convenient our facilities are."

## Life ends at 40 for 'top soccer thug'

A MAN who boasted that he was Britain's top soccer hooligan has died after collapsing in a Spanish bar. The identification of Paul Scarrott's body was helped by the fact that he had the word "Forest" tattooed on his inner lip.

The Nottingham Forest follower was aged 40, and had 40 convictions for football violence, including assault, damage and carrying weapons. He was jailed 13 times.

Scarrott, a cable-layer from Calverton, Nottinghamshire, was thrown out of Italy at the start of the 1990 World Cup and had been banned from all three of his home county's professional league grounds - Forest, County and Mansfield. His last court appearance was in August 1995, caused by a clash in a Southampton pub after an away match. He told reporters: "I am the worst football hooligan in the country, and I am proud of it."

He was drinking with friends in Barcelona when he collapsed. He had also been taking steroids. A post-mortem examination is to be held. His body will be brought home for burial.



Scarrott: jailed 13 times and banned at grounds

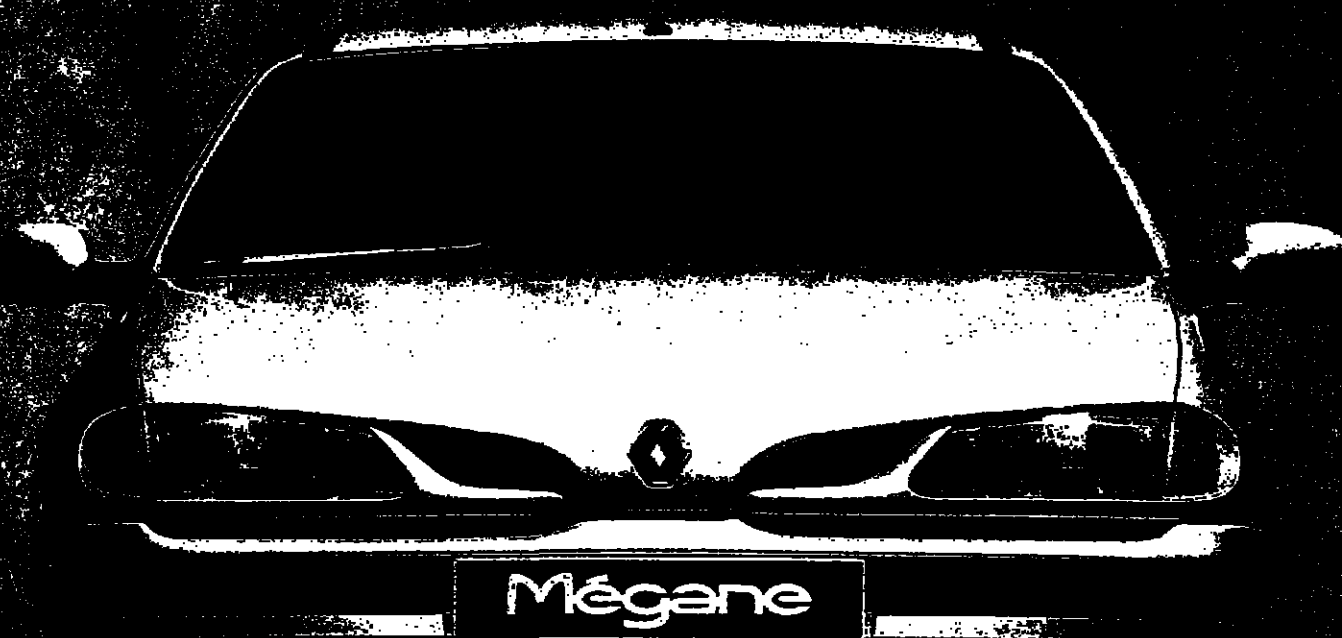
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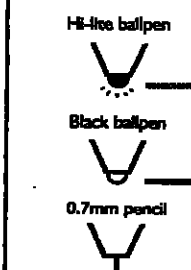


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A study of Beethoven's music by the conductor John Eliot Gardiner has discerned tunes lifted from Etienne Méhul, his compatriot Claude Joseph Rouget de Lisle, who wrote the *Marseillaise*, and Belgium's François Gossec

## Beethoven faces the music for taking notes from lesser men

By ROBIN YOUNG

BEETHOVEN rolled over many of his most famous tunes from the work of obscure composers, a leading conductor has discovered. John Eliot Gardiner, director of the Monteverdi choir and orchestra and of the Orchestre Révolutionnaire et Romantique, says that the composer borrowed motifs and ideas, including the opening of his Fifth Symphony, from lesser men.

Gardiner, who has recorded a complete set of Beethoven's work, will outline his case in Sunday's

South Bank Show on ITV. Yesterday he said: "While he was growing up in Bonn, Beethoven heard a lot of the French Revolutionary music of the 1780s and 90s. 'I started with the Fifth Symphony and discovered there were three French tunes he used in it. The famous opening with fate knocking at the door is a straight lift from *Dithyrambe* by Claude Joseph Rouget de Lisle, the man who wrote the *Marseillaise*."

"The last movement of the Pastoral Symphony was borrowed from a *Hymn to Agriculture* written by the French composer

Lefèvre and the final movement of the Seventh Symphony came from a piece written by a Belgian, François Gossec. Its first movement, featuring the famous horns, is very similar to the way they are used in *The Hunt of Young King Henry IV* by Etienne Méhul."

Mr Gardiner added: "It is not plagiarism. It is the debt genius owes to the second-rate. He transferred ordinary lines of music into something that was sublime. It is very interesting, because it changes one's attitude towards him. He comes over as a revolutionary firebrand rather than an

obscure man slaving away in a garret."

Musicologists did not contest Mr Gardiner's claims yesterday. Stanley Sadie, editor of the *New Grove Dictionary of Music*, said: "There is a limited musical vocabulary available to any composer. No one says that any composer's every idea must be brilliantly original. If Beethoven picked up ideas and phrases from others whose music he heard, he was just like any other composer."

Misha Donat, a BBC producer writing a book on Beethoven, said: "We knew Beethoven was influ-

enced by the French 'rescue' operas of the period when he wrote *Fidelio*, and some of the piano sonatas have resemblances to Clementi piano sonatas, but it was not the sort of influence that was first-hand or direct in any way."

Curtis Price, principal of the Royal Academy of Music, said: "I would like to hear the evidence. It would not surprise me at all if there were similarities, but it would surprise me if they were direct quotations. Beethoven was certainly steeped in music all his life. The opening of the Fifth is, so terse that anyone might have come

up with the notes." Mr Price said that the law on musical plagiarism depended not on mere melodic resemblance but required proof that the accused used a characteristic "hook" that could be identified in the original work, that he had heard the original music and that he copied it with intent.

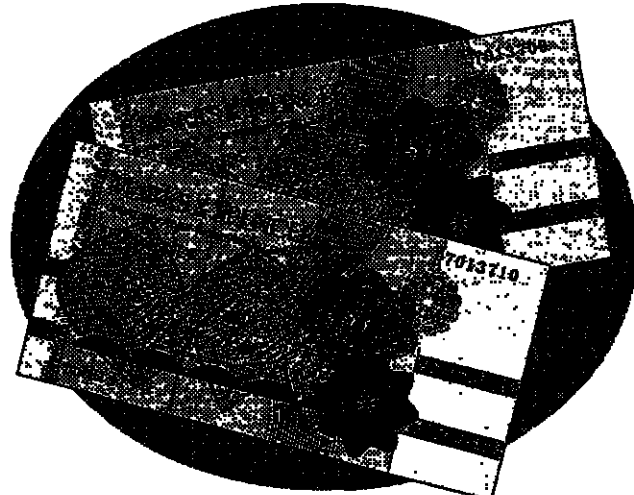
"I think Beethoven would have got off if he was charged with plagiarism, and even if he was convicted I think we would have wanted him pardoned," he said.

The musicologist H. C. Robbins Landon, whose definitive *Beethoven: a documentary biography*

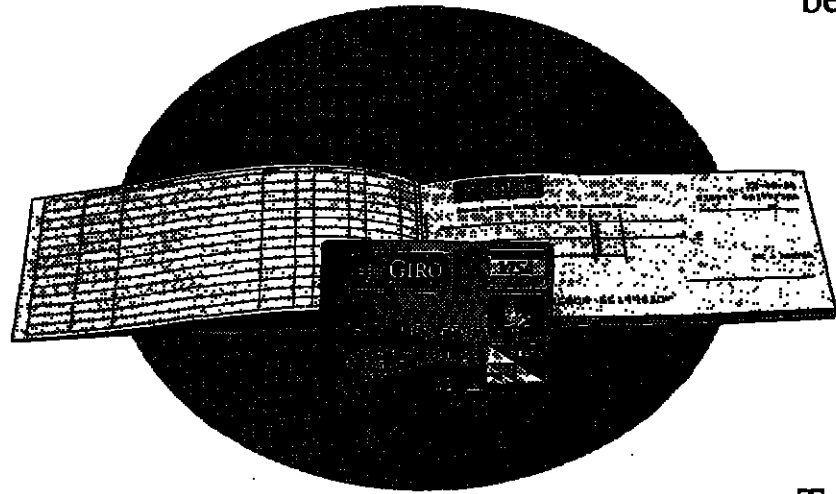
was republished last year, agreed from his home in France. "I have no doubt that what Gardiner says is all perfectly true, but my reaction is 'So what?' They said this about Mozart, Haydn and Handel. Of course Beethoven would have been influenced by French Revolutionary music."

Mr Robbins Landon said Beethoven's Revolutionary sympathies were well known, particularly his dedication of the *Eroica* symphony to Napoleon and how he scored the dedication out in a rage of disillusion when Napoleon crowned himself emperor.

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## Archives vital to digital TV hopes

By ALEXANDRA FREAN, MEDIA CORRESPONDENT

THE BBC's archives will play a large part in the corporation's plans to be a world leader in digital television. John Birt, the Director-General, said yesterday.

Although the BBC could not afford to compete with commercial broadcasters for film and sports rights, it would have a unique advantage in the multichannel world: the largest and most comprehensive, wholly owned collection, containing more than a million cans of film and tape.

"The ability to adorn what we do now with archive material can be of extraordinary value if used properly and sensibly. We have barely touched the surface in using our archive. It is full of thousands of hours of wonderful programmes," Mr Birt said.

He added that television was finally being accepted as an important part of Britain's cultural heritage. "Dad's

Army, for example, is a very important part of the national experience. People will feel that about *One Foot in The Grave* in 20 years' time. The sheer wonder of nature that David Attenborough has opened to us through his natural history programming has become an equally important part of our heritage."

The archive will also be an important part of the planned free-to-air digital "side channels". A documentary on Spike Milligan, for example, on BBC2 could be accompanied by a showing of his *Q* series of sketch shows on a side channel, Mr Birt said.

Although he estimates that by 2005 at least half of households will be able to receive digital television, Mr Birt believes that BBCs 1 and 2, ITV, Channel 4 and the forthcoming Channel 5 will still have 65 to 75 per cent of the audience share.

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Britain at forefront of project to study why, 'when the Sun sneezes, the Earth can catch a cold'

## Fleet of satellites tackles mysteries in the solar wind

By Nick Nuttall, Technology Correspondent

A FLEET of four spacecraft is to study the hail of charged particles, ejected from explosions on the Sun, that can disrupt telecommunications, damage satellites, black out cities and send ships' compasses haywire.

The countdown to Cluster, a £500 million European-American space mission, has begun. The four satellites blast off from French Guiana aboard the new Ariane 5 rocket on May 30.

The mission, in which British scientists are heavily involved, aims to unravel the mysteries of the so-called "solar wind" that influences life on earth by triggering magnetic and electrical storms. A titanic battle, normally invisible to the human eye, is waged daily between the wind and the fields surrounding Earth, the magnetosphere.

The four identical spacecraft — 2.7m long and weighing a tonne — will fly in tetrahedral formation along a polar orbit between 25,000km and 140,000km high. They will fly through the Earth's magnetic fields, monitoring the size, nature and behaviour of the solar wind — the stream of electrons and charged atoms that flow out from the sun — and its impact on the magne-

tosphere, providing the first three-dimensional analysis of the wind.

Britain has a £50 million stake in the mission, providing a number of the instruments. The Rutherford Appleton Laboratory near Oxford has been chosen to act as the scientific operations centre. Other British universities involved include Sheffield, Imperial College and Sussex.

Researchers estimate that explosions on the Sun dispatch magnetic and electrical particles to the Earth equivalent to 100,000 million watts. Professor Alan Johnstone of the Mullard Space Science Laboratory at University College London said yesterday: "Most people think of space as being black and empty. But the electrical energy that flows from the Sun to the Earth is considerable. It is roughly equal to the amount of electricity used on Earth today."

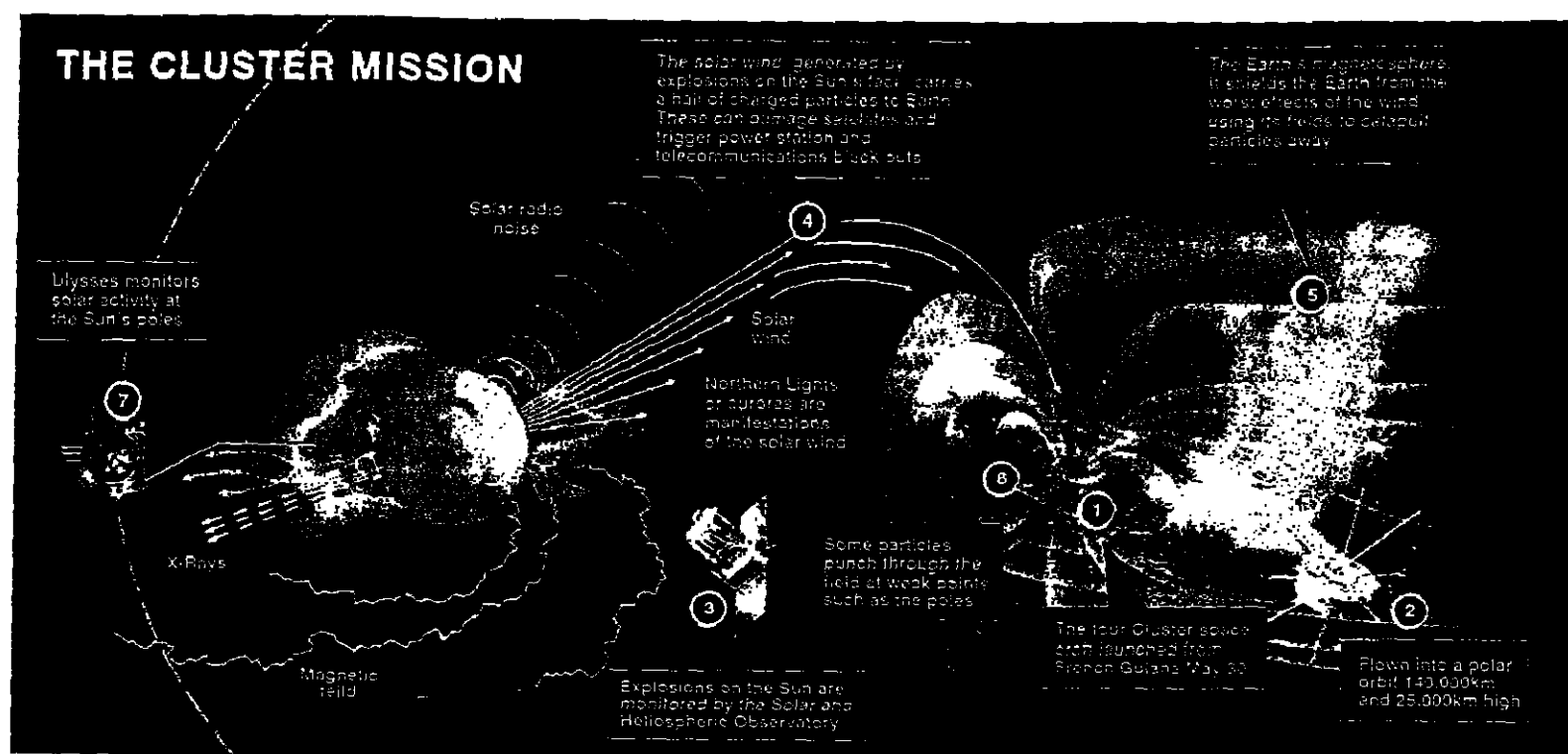
Fortunately for life on Earth, the magnetosphere acts like a goalkeeper, using its magnetic lines to bounce most of the Sun's particles away. However, after big explosions on the Sun, the hail of particles can be so huge that Earth's defence is partially overwhelmed. The impact, caused

by the charged particles discharging in the atmosphere, results in the spectacular auroras, or Northern Lights, that illuminate the polar regions. They result from gaps in the protective field allowing the charged particles to percolate through.

Scientists suspect that there are also times when solar winds punch through the front of the protective field, finding other weak spots that conduct them to the atmosphere. Widespread penetration can alter the ionosphere, the area in which radio and television transmissions travel, causing them to be blacked out.

Expensive satellites have also been disabled: astronauts on space walks have been put at risk; and ships have been sent off course as the Earth's magnetic field alters in response to the impact of the magnetic and electrical storms. In Quebec in 1989, such a storm caused electricity systems to trip, blacking out the city for nine hours.

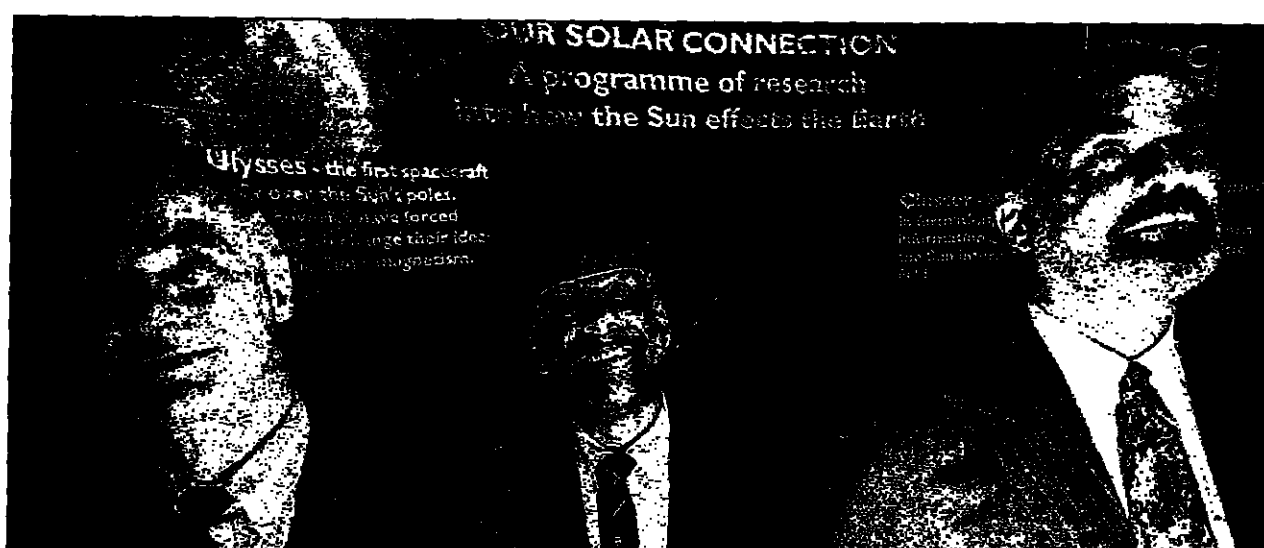
"We are increasing the amount of electrical power we use and the sensitivity of all our electrical systems. We are finding ourselves more susceptible to the electrical environment surrounding Earth," Professor Johnstone said. Other



Scientists involved in Cluster include, left to right, Andre Balogh of Imperial College, Hugo Alleyne of Sheffield University, and Alan Johnstone

scientists believe there is a link between the size of the solar wind and the Earth's weather. Some researchers have also found a link between increased solar flares and rising worldwide temperatures, challenging the notion that pollution underpins global warming.

Dr Paul Murdin, head of astronomy at the Particle Physics and Astronomy Research Council and director of science at the British National Space Centre, said they were effectively studying space weather generated by the Sun. He likened the explosions on the Sun's face to its sneezing: "And when the Sun sneezes, we have the possibility of catching a cold."



## Elusive monkey-eating eagle risks extinction as rainforests disappear

By Leyla Linton



Great Philippine eagle

THE great Philippine eagle, one of the endangered species smuggled into Britain by the convicted wildlife dealer Nicolas Peters, faces extinction by 2025.

The eagle, which eats monkeys, was rare even when John Whitehead, a British explorer, discovered it a hundred years ago, and named it *Pithecophaga jefferyi* after his father, who funded the trip.

Dr Nigel Collar, a research fellow at the conservation charity BirdLife International, and an expert in the species, said yesterday: "It was a major and extraordinary discovery

because this bird is so large and distinctive. There is nothing else like it on the planet. The discovery was also unexpected because the Philippines had been very thoroughly explored. It was stunning news."

The great Philippine eagle hides under the canopy of trees and hunts by stealth. Its usual prey is flying squirrels or occasionally monkeys. Recently researchers who spent several years in its natural habitat, the rainforest, managed to catch sight of it only three times.

There are thought to be only 200 of the species still in existence, according to Dr Collar, and they can be found only on four islands in the

Philippines. The greatest threat to the eagle is the destruction of the rainforest. It also reproduces very slowly. A pair normally hatches one chick every two years, which for many weeks remains dependent on its parents. As the species is forced into ever more isolated stretches of rainforest, the danger of in-breeding increases.

"Unless some urgent and conclusive action to save large areas of the forest is taken, by the year 2025 the eagles will no longer be able to recover their numbers," Dr Collar said.

Awareness of the eagle's plight is growing. Dr Collar hopes that the

eagle, declared the national bird of the country by President Marcos in the 1970s after pressure from American researchers, will become the flagship of the rainforest.

He said: "There is a level of biological diversity of plants there which are unique to the Philippines and, if we win the battle to save this eagle, we could also save up to 50 other species of rainforest birds which are threatened with extinction."

A fish that prefers to walk on its "hands" rather than swim is among more than a hundred species of marine fishes facing extinction. The spotted hand-fish, a native of Tas-

mania, joins the great white shark, Atlantic halibut and seahorses as one of 131 species in need of urgent protection, the Institute of Zoology report says.

The species has been hit by overfishing, the aquarium trade, pollution, habitat loss, the import of alien species in ship's ballasts and oil and gas exploration.

Studies by scientists have shown that numbers of spotted hand-fish, *Brachionichthys hirsutus*, have dropped alarmingly since the 1980s. The fish, which lives in and around the Derwent estuary in southeast Tasmania, lives on the ocean floor, using its pectoral and

pelvic fins to "walk". The pectoral or side fins are extensions resembling the human hand.

"This curious behaviour makes them a popular display animal in aquaria and they are highly valued on the international aquaria market at more than \$1,000 (£660) a specimen," the report says.

The scientists believe that illegal collectors and the destruction of the fish's eggs by imported alien starfish are behind the hand-fish's decline. The species will be put on the World Conservation Union's red list of the globe's most endangered species at its meeting in Montreal in October.

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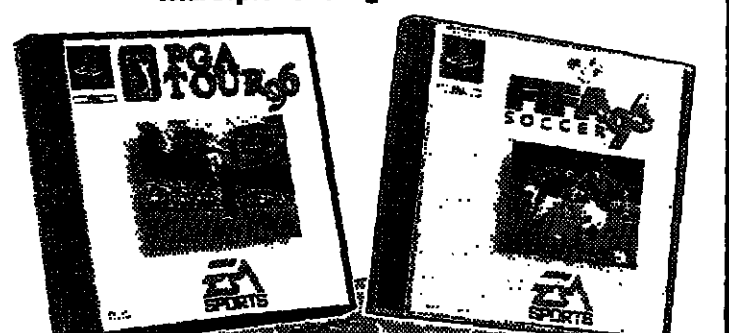
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# Clarke promises to reject tax cuts as election bribe

By Gillian Bowditch and Andrew Pierce

THE Chancellor dealt a severe blow to Tory hopes of big pre-election tax cuts yesterday when he told the party's Scottish conference that he would not try to bribe the electorate.

Kenneth Clarke committed himself to moving towards a 20p income tax band, but said: "Restoring our reputation for competence, and regaining the trust of the British people does not involve buying votes through tax cuts that will not last."

"I have too high a regard for the British people to try and bribe them with tax cuts we can't afford. We cut taxes when—and only when—it is sensible to do so, when our finances can afford those cuts, and after key public services have been properly funded. It is on that basis that we are committed to bringing the standard rate of income tax down to 20p. We will do so when we can afford it. It is a promise we will keep."

The speech, the strongest warning yet that Britain cannot expect automatic tax cuts in the next Budget, will put Mr Clarke on a collision course with right-wing Tory MPs. There has been a growing clamour on the back benches for large cuts to give the party a clear advantage over Labour.

Speaking in the economic

debate, Jill Wistley, the Tory candidate for Aberdeen Central, said that the boardroom fat cats saga had damaged the Government. "There is a real feeling of distaste at the disproportionate remuneration of some senior executives."

To loud applause she added that the Government had to begin the process of restoring tax allowances to the traditional nuclear family. "You could make a commitment to reintroduce tax relief to parents who are bringing up the next generation. Prior to 1980, as the child grew so did the tax allowance. Parents are the stoical, unsung heroes we should reward."

Kevin Newton, candidate for Dumfries West, said that the Chancellor should announce an immediate 1p in the pound cut in income tax. He recommended repeating the process every year for the next three years. "Let's make a 20p basic rate of income tax a reality. And prove to the City that we can take the tough decisions on public expenditure."

Mr Newton drew loud cheers when he said "No" to a single currency. "No in this year, no next year. Never will Conservatives give up the British pound."

Mr Clarke pleased the conference, held in Aberdeen, by highlighting Tory achieve-

ments and saying that the Government had learnt the lesson of the recession. "Our recovery is now in its fourth year. Output is nearly already 7 per cent higher than it was before the recession. Unemployment is down by over three quarters of a million. It is still too high, and I am determined to get it lower. But we are making real progress."

"Exports are up by 15 per cent in the last two years. Inflation has been below 4 per cent for three and a half years. That's the longest period of inflation at that level for almost half a century."

He attacked Labour's plans for a tax-raising Scottish parliament, which he said would cost the average family more than £300 a year. He asked: "How would the 3p be collected? Would all Scottish taxpayers have to complete a separate tartan tax return? How would Scottish banks compete with English banks if they were forced to deduct more tax from their interest payments? How would savers be affected?"

"The only thing we know for sure is that Labour's 3p tartan tax would damage Scotland and damage Scottish business. Labour's plans would mean less investment, fewer jobs, and lower income here in Scotland. The tartan tax is to be resisted at any cost."

## Treasure seekers find law change a nuisance

By Alice Thomson

TREASURE seekers face steep fines or a jail sentence for failing to report their finds promptly under a reform of medieval laws agreed by MPs yesterday.

A Bill introduced by the backbench Tory Sir Anthony Grant is intended to replace legislation on treasure trove introduced by Richard the Lionheart as an emergency measure during the Crusades. The Bill, which has government backing, was given its third reading unopposed and is likely to become law next month, ending the tradition of "finders keepers".

The Bill has fuelled animosity between archaeologists and landowners and metal detector enthusiasts and dealers. It becomes law failure to report the discovery of any artifact within two weeks will be an offence punishable by a fine of £5,000 or three months in prison. Landowners will also have to be informed of finds on their property. The definition of treasure will be clarified and extended to cover coins more than 300 years old, items made of non-precious metal, including valuable jewellery, and any container.

The British Museum has lobbied hard to have the ancient laws changed because



Richard I, who introduced treasure trove in 1195, and Sir Anthony Grant, who hopes to update the law and save more artifacts for the nation. Metal detector enthusiasts fear that ministers are moving towards a ban on their hobby



it said they were impossible to enforce and were robbing the nation of its heritage. Down the years they have been kept in place to benefit impecunious members of the Royal Family.

Before the establishment of banks, people buried their treasure for safe-keeping. If they failed to return for it any gold and silver items discovered were classified as treasure trove and became the property of the Crown. Treasure deemed to have been lost or abandoned became the property of the finder.

Juries still have to decide whether gold or silver artifacts were hidden or lost or

abandoned. If the Government cannot prove that treasure was hidden, the finders can sell to the highest bidder, often a foreign buyer rather than a British museum.

Archaeologists' concern was heightened a decade ago when a Roman temple at Wanborough in Surrey, was plundered and about £1.5 million worth of Iron Age and Roman coins disappeared.

But many of Britain's 30,000 metal detector users have been outraged by the Bill. On average they find 400,000 items a year and have been holding extensive briefings with ministers, who they believe are trying surrep-

ticiously to ban their hobby. The National Council of Metal Detecting believes that many of its members will give up because there will be no incentives to find treasure or will resort to looting.

The Earl of Perth, who has championed the Bill in the Lords, said: "Metal detecting enthusiasts are responsible for a 70 per cent increase in finds and by the beginning of the century there will probably be nothing left," he said. "I am thrilled this Bill is finally going through because it might save a few gems for the nation."

Ian Sproat, the National Heritage Minister, denied

that metal detector users were being hounded saying that his wife was "quite obsessive" about the hobby. Most people would be allowed to keep their finds and would be well rewarded for anything taken from them.

But the archaeologists and museums say that the Bill is only the beginning. Many would like a ban on metal detecting as in Ireland. A spokesman for the Council for British Archaeology said: "Metal detecting is a working-class hobby followed by people who regard archaeologists as elitist because we don't publish excavation reports in *The Sun*."

## Blair presses case for child benefit reform

By Jill Sherman, Chief Political Correspondent

TONY BLAIR signalled his intention yesterday to press ahead with controversial plans to scrap child benefit for 16 to 18-year-olds.

In a speech to Labour's Welsh conference he claimed that it was now the party of "One Nation Radicals", saying that it would have to "discard old baggage" and make tough decisions on welfare, education and the economy.

Gordon Brown, the Shadow Chancellor, has met strong opposition to his proposals to make child benefit cuts and direct the savings to children from poorer families who stay on at school. But yesterday Mr Blair said: "There is little point in telling colleagues, as I constantly do, that we have to face up to tough choices if the moment the choices loom, we seek solace in the status quo."

He said Labour was now reviewing post 16-education

funding. "Too few of our young people are staying on at school. Too few are going to university. It makes absolute sense to look hard at all the sources of money in this area and to review the present system and see whether it's fair, whether it's efficient, whether the money could not be better used in extending opportunity for people currently denied it."

Labour, not the Tories, was now the One Nation party. "New Labour, a party of One Nation radicals that aspires to the creation of a Britain that is cohesive and united, in which the rights we enjoy are matched by the responsibilities we share," he said.

One Nation radicalism meant rebuilding the health service and replacing GP fundholding with GP commissioning. It meant devolving power and setting up Scottish and Welsh parliaments. It also meant "sweeping away the

vested interests of the old Establishment and ensuring that Britain became a truly meritocratic country."

In the light of the Westminster City Council scandal, Mr Blair branded the Tories a "degenerate party". He said the Government loved lecturing people about right and wrong but had long since ceased to know the difference. The District Auditor's investigation into the use of millions of pounds of public money to rig elections revealed a tale of cynicism, contempt and corruption. "This is not just about a Tory council... however it is about the morality of our governing party. It is about the arrogance of power. It is about the depths to which the Tories will stoop."

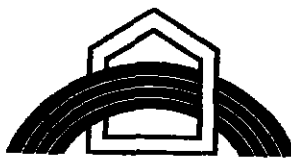
Brian Mawhinney, the Tory party chairman, said: "This is a disgraceful smear from a man whose stories are getting taller and taller in his desperate lust for power."

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THE TIMES SATURDAY

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# Australia agrees to sweeping guns ban days after killings

FROM ROGER MAYNARD IN SYDNEY

DRACONIAN anti-gun laws aimed at removing a wide range of firearms from civilian ownership received overwhelming backing from Australia's state and territory governments yesterday.

The unprecedented agreement at a special gun summit hosted by John Howard, the Prime Minister, in Canberra, will, in effect, ban the sale and possession of all automatic and semi-automatic rifles and shotguns. Mr Howard said the necessary legislation and regulations would be passed as soon as possible.

The only exceptions will be farmers who will face stringent tests and have to prove to police that they have a special, genuine need to be able to keep low-powered self-loading weapons.

The meeting of police ministers also agreed to set up a national licensing and registration scheme and to buy back weapons in circulation.

The compensation offer could cost the Government as much as £150 million, depending on how many of the estimated three million banned firearms are handed over. By including pump-action shotguns in the ban, the new measures are even tougher than those first proposed by Mr Howard.

Last night the Prime Minister described the summit's outcome as an "historic moment for a nation still coming to terms with the tragic cir-

cumstances in Port Arthur". Thirty-five people died in the Tasmanian town last month in one of the worst massacres that the world has known. Desperate to move quickly and harness public opinion after the slaughter, Mr Howard has achieved in 12 days what many would have considered impossible a fortnight ago - the virtual disarmament of the Australian people.

"We have done something that will build a safer environ-

**6 We have done something that will build a safer environment for our children**

ment for our children," he said. "We have done something that will send a signal to people all around the country that ours is not a gun culture - ours is a culture of peaceful co-operation."

With the latest opinion polls suggesting at least 90 per cent of the nation supported the tough stance, the only dissenting voice to emerge last night came, predictably, from the gun lobby.

John Tingle, the leader of the Shooters Party, claimed

the measures would not reduce the number of firearms. "People who've never bothered to have licences are hardly likely to turn around and register their guns now," he said. "It's tackling the wrong end of the problem and it is not actually going to be effective in reducing the number of firearms."

A statement from New South Wales representatives of Australian shooting organisations said the decision would turn the gun lobby into a major political force. "By unjustly penalising firearms owners who obeyed the law, they would lose the confidence of those citizens," it added.

"The proposals would not reduce significantly overall firearms numbers, but would open an abyss of mistrust between law-abiding citizens and all government," the statement predicted.

It is now up to each state and territory government to introduce the ban as soon as possible. Each parliament is committed to introduce the appropriate legislation.

The only uncertainty is who will finance the necessary compensation for gun owners. Some states say they do not have the money. Mr Howard has proposed a special levy be introduced to cover the one-off cost.

The gun laws include a ban on importing the outlawed weapons that takes effect immediately.



Walter Milat, left, being comforted by his brother at the Melbourne funeral of his wife Nanette, 36, and daughters Alannah, six, and Madeline, three, who were among the 35 people killed by a gunman in Tasmania last month

## Brother denies backpacker murder link

BY ROGER MAYNARD

ACCUSATIONS linking the younger brother of Ivan Milat, the alleged Australian serial killer, with the backpacker murders, were made in a Sydney court yesterday. During a day of intense questioning, Richard Milat denied that he had planted items in his brother's house.

The labourer, 40, was asked by Terry Martin, for the defence: "What do you say to the suggestion that you killed the persons whose bodies were found in the Belanglo State Forest?" Mr Milat replied: "That's a lie." He denied that after the

discovery of the bodies of murdered British backpackers Caroline Clarke and Joanne Walters, he had told colleagues: "There are two Germans out there - they haven't found them yet."

Under further cross-examination Mr Milat denied attacking Paul Onions, a British tourist, after giving him a lift in January 1990. But he did concede that he spoke disparagingly about Asians and had worn a bushy moustache on occasions, two points Mr Onions had recalled from his abduction.

Mr Milat repeatedly said that he could not remember or was not sure about

certain things. But he denied responding in such a manner to avoid being charged with perjury.

"Have you deliberately come to court to give your evidence in a way which is designed with the aim in mind to assist your brother Ivan Milat?" asked Mark Tedeschi, for the prosecution.

"No," replied Mr Milat, who will return to the witness box on Monday.

Ivan Milat, a 51-year-old roadworker, has pleaded not guilty to murdering seven young backpackers, including the two British women, and kidnapping an eighth.

## Air deaths mar joint exercises

Washington: Up to sixteen American soldiers died yesterday when two helicopters collided during the largest exercise between British and American forces since the Gulf War (Tom Rhodes writes).

Two Marines survived but were seriously injured when the helicopters hit each other in the dark above dense woods near the North Carolina coast at the Camp Lejeune base. No British troops were involved.

Air operations were suspended pending inquiries after the incident, during the amphibious phase of Exercise Purple Star, involving 38,000 American and 15,000 British troops, in an operation simulating a Gulf crisis.

## Armani fined over tax bribes

Milan: A court fined Giorgio Armani, the fashion designer, 100 million lira (£42,000) and gave him a nine-month suspended prison sentence in a plea bargain over charges that he bribed Milan tax inspectors in exchange for lenient audits. He maintained that the money was extorted. Nineteen designers, associates and tax inspectors are on trial. (Reuters)

## Onassis auction raised \$34.5m

New York: The auction of Jacqueline Kennedy Onassis memorabilia raised \$34.5 million (£22.8 million). Sotheby's said. The company gave the results from this month's sale as it reported a net loss of \$8.16 million for the first quarter of the year, compared with \$6.95 million over the same period last year. (Reuters)

## Chinese women punished for sex

Peking: Chinese women who are found not to be virgins in pre-marital hospital checkups are being forced to write self-criticisms and pay fines of up to 2,000 yuan (£165). Pregnant brides-to-be are fined an extra 100 yuan for each month since conception. (AFP)

## Butterfly back from the brink

BY DAVID ADAMS

AFTER coming close to extinction the Schaus swallowtail, a rare south Florida butterfly, has made an astonishing comeback thanks to the efforts of an American zoologist who began breeding them in a student kitchen.

On Monday Bruce Babbitt, the US Interior Secretary, will oversee the release of about 250 of the butterflies into their native habitat in the Florida Keys, marking an important

milestone in their return from near oblivion.

Until the 1970s the Schaus was abundant in the Keys, just south of Miami. Its large brown and yellow wings, speckled with blue and red dots, made it one of the main wildlife attractions, prized by collectors, who paid up to \$400 a specimen. But the species was ravaged by pesticides used to control the mosquito population. By 1984 it was placed on the endangered species list. After new

laws were introduced banning the use of some pesticides and limiting others, its numbers began to rebound, only to suffer the devastation of its habitat by Hurricane Andrew in 1992.

That was when Thomas Emmel, a zoologist at Florida State University, began a captive breeding programme at a university laboratory, expanding into the kitchen. Mr Emmel says that he could not stand by and watch the species die.

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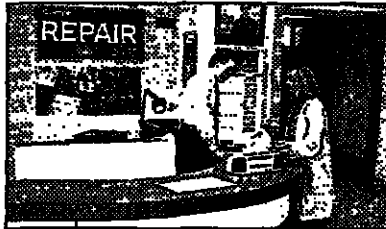
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THE SUNDAY TIMES

## STARS JOIN BATTLE ON FASHION FRONT

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Lord Alexander gives two cheers for business

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Drumming up trade with the Nelson touch



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Coming of age for Liverpool's Artful Dodger

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# THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY MAY 11 1996



David Rowland, chairman of Lloyd's, who said that the revised package improved the prospects of bringing the society's problems to an end

## Railtrack price to be at top end

By GRAHAM SEARJEANT  
FINANCIAL EDITOR

SHARES in Railtrack are more likely to be sold near the top of the 350-390p range set by the Government for the international offer after healthy conditional bidding from institutional investors from the UK and America.

Thus far, bids at the maximum price known to SBC Warburg, the global co-ordinator, cover the 435 million shares theoretically available under the international offer more than three times. Under the bookbuilding process, bids are indicative at this stage, so the institutions involved are not firmly committed to them.

The sale price will only be fixed and final allocations announced just before dealings start on May 20. Bids under the UK public offer must be in by noon on Wednesday, May 15. Private investors seeking larger allocations under the UK retail tender, who pay the same price as institutions, must be received by 5pm on May 17. Personal investor, page 29.

## Lloyd's raises offer but wields big stick

By JON ASHWORTH

LLOYD'S of London yesterday unveiled a £1.2 billion package of sweeteners for names — and threatened harsh consequences for those who refuse to fall into line.

There was a mixed response to the package, which adds £300 million to the original Lloyd's settlement offer, and trims £900 million off the amount names must pay to Equitas, the proposed new reinsurer company.

Details of the revised package were disclosed at Westminster in response to a written parliamentary question. Anthony Nelson, the Trade Minister responsible for Lloyd's, gave the go-ahead for a two-pronged initiative, which lifts the settlement offer to £1.2 billion from £1.1 billion, and reduces the Equitas bill from £1.9 billion to about £1 billion.

The enhanced settlement is lower than some names had hoped, but the scale of the Equitas savings is far greater than expected.

Lloyd's said names who refused to participate would be pursued in the courts to the full extent of their debt.

Letters explaining the terms of the offer will be sent to 34,000 names over the weekend. Indicative statements of

the individual amounts names are likely to pay will follow by mid-June, and the final bills are expected to go out by the end of July. Lloyd's hopes the process will be wrapped up by the end of August.

David Rowland, chairman of Lloyd's, said the package brought Lloyd's closer to drawing a line with its past problems. He said: "We've got to end litigation and create Equitas, and we need the consent of our members to do that." The substantial reduction in the Equitas premium would reduce the burden on a very large section of the membership, although a few names would suffer increases under the revised calculations.

Ron Sandler, Lloyd's chief

executive, said the "overwhelming" proportion of members would be better-off. The Equitas premiums had reduced because reserves covering "core" marine and aviation risks had proved far more robust than envisaged.

The settlement offer includes an expected £100 million from Lloyd's brokers, and at least £100 million from auditors. Lloyd's expects to raise £270 million from the sale, leaseback and mortgage of various assets. Further increases from central resources will add £50 to £100 million to the settlement.

Lloyd's said that the improved offer would provide more help for names who have paid, and extra assistance for

names who are unable to pay. Future liabilities for non-underwriting names over funds available at Lloyd's will generally be capped at £50,000.

Names underwriting in the 1993, 1994 and 1995 account years will be asked to contribute a sum equivalent to 1.5 per cent of their overall premium limits for each of these years — about £440 million. This will be refundable for all contributing names, provided they accept the settlement. The special contribution will be put to the vote at the Lloyd's annual meeting on July 15.

The proposals met with a mixed response. Michael Deeny, chairman of the Gooda Walker Action Group, said: "These are substantial improvements, which undoubtedly increase the prospect of a majority accepting the settlement offer."

Christopher Stockwell, chairman of the Lloyd's Names Association's Working Party, welcomed the improvements, but said worst-hit names would "still be hit ruined by this package".

The Devonshire Names Action Group called the £300 million settlement increase "meagre and disappointing".

Working Week, page 27

### COUNTDOWN TO SETTLEMENT

November 15, 1995: Peter Middleton resigns as Lloyd's chief executive. Ron Sandler takes over.

February 12, 1996: Lloyd's unveils £2.8 billion settlement offer to names. Reconstruction and Renewal (R&R) plan hailed as "pragmatic".

March 29, 1996: DTI gives provisional authorisation for Equitas. Anthony Nelson, Trade Minister, rules out early Lloyd's review.

April 3, 1996: Slaughter and May endorses R&R, but says additional Equitas premiums cut by £900 million to about £1 billion.

May 10, 1996: Revised offer lifts settlement to £3.1 billion. Additional Equitas premiums cut by £900 million to about £1 billion.

## New TransCo chief in £100,000 golden hello

By CHRISTINE BUCKLEY

BRITISH GAS has walked into further fat-cat salary controversy after paying one of its new chief executives for its soon-to-be-demerged companies £100,000 just to join.

The one-off golden hello goes to David Varney, from Shell International, who joins British Gas as the new head of TransCo International in June. Mr Varney, a surprise choice after most industry watchers had tipped Philip Rogerson, the present chairman, as the likely successor to head the money-spinning division of British Gas, will earn a salary of £385,000. He will join British Gas as it moves a step nearer demerger.

A spokesman for British Gas said the payment was to compensate for loss of pension benefits on Mr Varney leaving his position and losses from pulling out of performance-related shares in Shell.

The company has paid similar joining fees to Roy Gardner, the executive director in charge of British Gas Trading, who was yesterday elevated to chief executive of the energy half of the company, and to

Stephen Brandon, an executive director.

Mr Rogerson will be deputy chairman of both companies and be responsible for the demerger process, which

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could be complete by the end of the year.

British Gas Energy will comprise the loss-making gas trading operations.

At the trading division, Mr

Gardner is currently responsible for the tough task of negotiating the take-or-pay contracts that lock British Gas into buying gas at higher prices than it can sell it for. Mr Gardner, formerly of GEC-Marconi, will keep his present salary of £320,000.

British Gas is set to clash on Monday with Ofgas, the industry regulator, over a pricing control which could cut £300 million from its revenues. The pricing curbs for TransCo are expected to be harsh.



Gardner: similar fee



Varney: golden hello

## Bondholders sue Barings for £100m

By JON ASHWORTH

BARINGS bondholders have issued writs at the High Court claiming more than £100 million in compensation from City institutions and former directors of the bank, including Peter Norris, former senior executive officer, who this week was banned from the City for three years.

The bondholders, who suffered losses ranging from £10 million to £10,000 in the Barings collapse, are seeking compensation under section 150 of the Financial Services Act 1986. They allege that the listing particulars relating to an issue of bonds in January 1994 were misleading or failed to contain certain information, as a result of which the bondholders suffered loss.

The proceedings have been brought by Barings 94% Perpetual Noteholders Action Group (BPNAG) against the issuing company, Barings plc, its board, and the manager to the issue — namely, Hoare Govett Corporate Finance, Barclays de Zoete Wedd, Cazenove & Co, and Barings Brothers, now Bishopscourt (BB&Co) Limited.

## Rothschild in joint venture with ABN

By SARAH CUNNINGHAM

ROTHSCHILD, one of the City's few remaining independent investment banks, is to merge its equity capital markets business with that of ABN Amro. It hopes to use ABN Amro's distribution muscle to expand its role in arranging privatisations.

Rothschild emphasised that the creation of the London-based joint venture, ABN Amro Rothschild, is not the precursor to a takeover bid by the Dutch bank.

Rothschild's strong position in advising governments on privatisation has weakened since the sale last year of its stake in Smith New Court to Merrill Lynch, robbing it of its distribution channel.

ABN Amro said it wants to develop equity capital market operations outside the UK, Netherlands and Scandinavia, where it is already a big player. The venture is expected to begin next month and will have teams in Paris, Milan, New York, Hong Kong, Singapore and Scandinavia, as well as London and Amsterdam.

ABN Amro Rothschild will be responsible for all international equity capital market transactions worldwide and for domestic equity capital market transactions, except in Britain where they remain the responsibility of stockbrokers ABN Amro Hoare Govett.

The joint venture will absorb all members of ABN Amro and Rothschild's equity capital market teams, about 50 people in all. Its managing directors will be Matthew Westerman, a Rothschild's director, Menno de Jager and Charles van Schelle, both executive vice-presidents of ABN Amro Hoare Govett.

Rothschild has recently suffered an embarrassing series of defections. This week it lost John Bishop, its head of treasury and chairman of the London Gold Market Fixing Company, to UBS.

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Anne Ashworth on a farewell to free banking

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Partners in sickness and in health

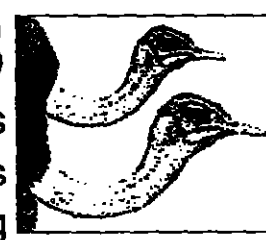


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Jam tomorrow. How much should you save for retirement?

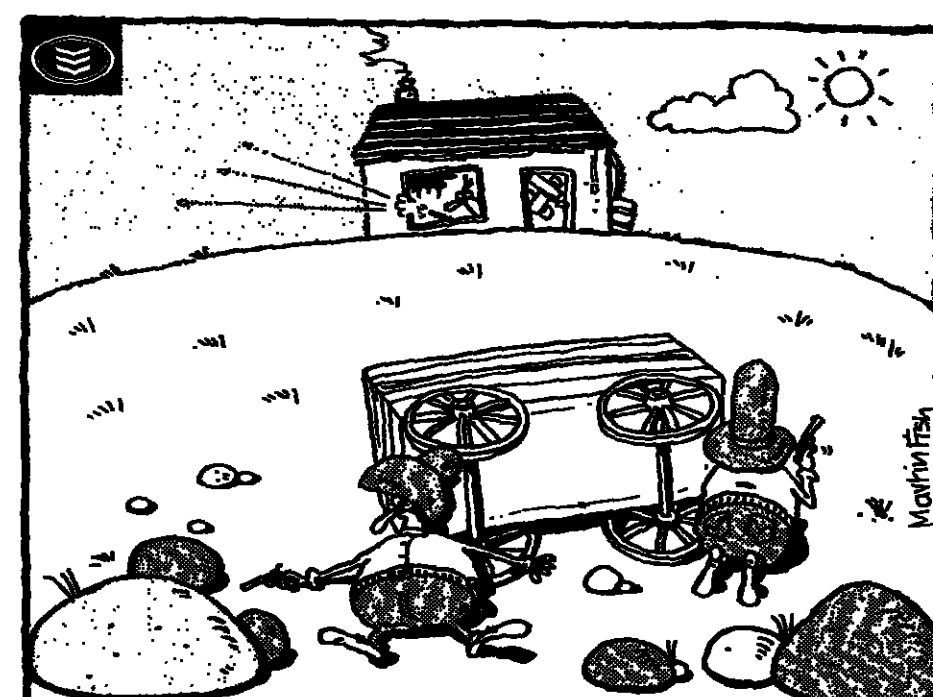
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A life's savings lost? The perils of birdwatching



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Glits, Peps or Tessas? Where to invest a lump sum



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## Two cheers for business in its search for legitimacy

E M. Forster once said that he could only give two cheers for democracy. I feel the same about business. But we have come a long way since the Seventies when business attracted more jeers than cheers. What happened? Mrs Thatcher happened. Mrs Thatcher gave management the opportunity to take firm decisions as the power of the trade unions waned. As a result our economy is healthier and our firms fitter. And they need to be. We face the challenge of the growing, hungry "tiger" economies where wage levels are one fifth of ours. But the answer is not protectionism. Rather than hiding, we must face the challenge. But how? The Government is committed to low inflation and must play its part by entrenching it. Low inflation is not enough on its own to ensure growth, but without it there can be no steady growth. And there is no trade-off between inflation and long-term employment. We also need stable interest and exchange rates. With stability, companies

will be able to accept lower rates of return before investing. A recent CBI survey found that two-thirds of manufacturing firms expect an investment to pay for itself in two or three years. That is like taking out a mortgage only if you can repay it in two or three years. But it is not that we are greedier than our Victorian forebears. Our behaviour reflects the greater economic uncertainty of our times. Of course, government must do other things, but the pursuit of long-term stability is paramount. So much for government. What about business itself? I have said that business has been given opportunity. But with this comes responsibility. The focus must now be on what corporate responsibility means. This is what the debate about corporate governance is really about. Now that socialism and communism are no longer seen as viable alternatives in the West the focus has shifted. No longer do we ask whether business is good or bad. We must move on to ask how business can

be better. So we have Cadbury and Greenbury, and thoughtful talk about stakeholders — a word that cannot be hijacked by any political party. If business is to thrive, it must convince people that it is a force for good. This is what the search for "legitimacy" really comes to. And there is a long way to go. A recent MORI poll showed that 67 per cent of the population don't agree that "business generally tries to strike a balance between profits and the public interest". So what should we do? The Royal Society of Arts report, *Tomorrow's Company*, reminded us that only through deepened relationships between employees, customers, suppliers, investors and the community will companies anticipate, innovate and adapt fast enough while maintaining public confidence. And other studies have borne this out. For example, Professor John Kay's impressive work, *Foundations of Corporate Success*. He concluded that successful companies are those that build



Lord Alexander of Weedon

stable and continuous relationships with their stakeholders, based on an open and co-operative approach. But is this simply a charter for management to do what it likes without accountability to the owners of the business, as Samuel Brittan has powerfully argued? Or do we need to redefine the legal duties of directors, as Professor Kay has suggested? I do not think so. I do not believe that

there is uncertainty in the balanced approach, or any need for fundamental legal reform.

This is because the stakeholder approach, in reality, reminds us of what we should have known, and been doing all along. A company that wants to have a long-term and profitable future must earn and retain the confidence of shareholders, customers, staff, suppliers and the wider community. As much as anything else, the stakeholder approach reminds us of what is needed for long-term financial success. And it is consistent with the view that the prime duty of managers is to deliver long-term value to shareholders.

But the stakeholder approach needs to be buttressed. There is a kaleidoscope of forces helping us in banking to live up to the standards traditionally expected of a profession. We have the ombudsman to see fair play, a code of banking practice, the Financial Services Act regime, consumer groups and a vigilant press. We also have the pressures from our

staff who want to work for an organisation whose values they respect.

It is tempting to say that "good ethics is good business" and be done with it. But this is simplistic, and would be likely to give with the wind in harsh times. So we need these other pressures and we must adopt an ethical code that recognises there are standards that we must live up to even if this means losing out financially. This gives the managers of a company an extra challenge. Most individuals carry around a set of moral values on their head, or in their heart. When one human has to pass on a moral code to another this is done by example and word of mouth. But a company cannot rely simply on example and word of mouth. Its code has to be written down. We at NatWest have taken this step some time ago.

Companies must also be more open. This applies in every facet of business — for example in the terms and conditions of our services, executive remuneration, our policy on the environment and the commun-

ity, and even about the risks of our derivatives business. We must not resent the ever-increasing number of reports we have to publish — they are vital if we are to win and keep the confidence of all of our stakeholders.

Gone are the days when a firm could treat its customers as dumb consumers. Customers have views and values, and increasing choice. They have the ultimate sanction if they feel that a company does not share their views and values. They can stop buying its products and services.

We still have far to go. So we can only give two cheers for business. But there are no alternatives that deserve the full three cheers. Evolution and not revolution is needed. We do have the right political and legal framework. Business has been largely accepted in the public mind. But business has more to do to win the affection of the public heart.

Lord Alexander is chairman of NatWest Group.

### Tenet sells to focus on the US

Tenet Healthcare, a hospital operator based in California, yesterday sold its 42 per cent stake in Westminster Healthcare, one of Britain's largest nursing home companies, to investment clients of Cazenove and Collins Stewart, the stockbrokers. The 26.8 million shares were sold at 298p each, representing a 4 per cent discount to the market price, valuing the transaction at about £80 million. Tenet said its sold its Westminster investment, leaving the company without a controlling shareholder, so it could focus on its American operations.

### Carib collapse

Carib Express, a Caribbean commuter airline in which British Airways had a 20 per cent stake, has collapsed. The airline, set up just over a year ago, aimed to provide "feeder" services to islands not served by large international carriers.

BA, which is writing off its £2.5 million investment, said it would seek other ways to extend its services in the Caribbean.

### Saving grace

National Savings made net contributions of £699 million to government financing in April on gross sales of £1.43 billion. Pensioners Bonds contributed most (£410 million), followed by Premium Bonds (£164 million).

## Toyota's £200m expansion to create 1,000 British jobs

By KEVIN EASON  
MOTORING EDITOR

TOYOTA will create 1,000 jobs in a £200 million expansion of its British plant to make a version of the world's best-selling car.

The investment will double the capacity of the plant in Burnaston, Derbyshire, to 200,000 cars a year, with the Corolla joining the mid-range Carina E on assembly lines.

John Major was in Burnaston to mark the expansion and celebrate the scale of Japanese investment in Britain, led by the big three carmakers: Honda, Toyota and Nissan. He called it a double achievement: "A 1,000 jobs boost and further evidence of the UK's success as the number one choice for inward investment."

"It is no small achievement that the UK accounts for a staggering 40 per cent of Japanese investment and a third of all inward investment in Europe. Last year, this equated to £19 billion worth of investment in the UK economy and accounted for 750,000 jobs."

The big three have invested about £3 billion in the UK since Nissan built a plant in Washington, Tyne and Wear, a decade ago. It was swiftly followed by Honda — in Swindon, Wiltshire — and Toyota, which also has an engine plant in Deeside, North Wales.

Between them, the big three will be capable of making nearly 300,000 cars a year by the end of the century at the current rate of expansion.

The strength of Japanese carmaking in Britain is underlined by the progress at Toyota



John Major attended a ceremony in Burnaston with Dr Toyoda to start work formally on the plant's expansion

which, in less than four years, has already made 250,000 cars, while Deeside has turned out 200,000 engines, and employs 2,000 people.

Of 110,000 cars that will be built at the plant this year, Toyota expects to send 75 per cent to the Continent, with a further 5 per cent to 70 other

countries. As well as supplying Burnaston, the Welsh plant sends engines to Turkey. The export drive will add to the company's efforts last year, which added £330 million to Britain's trade balance.

Production of the Corolla in Burnaston is expected to start in 1998, the end of a £1 billion investment in its European operations by Toyota.

Dr Shoichiro Toyoda, Toyota's chairman, said: "This expansion is an extremely important part of our localisation plans. In 1995, 58 per cent of the 2.5 million units we sold outside Japan were made outside Japan. We want to increase this to 65 per cent by 1998 — the year Corolla production starts here in the UK." Toyota has taken on 200 suppliers in ten European countries, in many cases raising their productivity and profitability by introducing them to advanced Japanese manufacturing techniques and organisation.

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### BUSINESS ROUNDUP

### News Corp in world sports media deals

THE News Corporation and two media companies controlled by Tele-Communications Inc have formed an alliance to own and operate sports programming services around the world. In the US, Tele-Communications is contributing its regional and national sports networks to the alliance, while News Corp, parent company of *The Times*, is contributing its basic cable network, a general entertainment and sports channel, and is making an undisclosed financial investment.

Internationally, the companies have formed a joint venture that will operate existing sports services in Latin America, Australia, Africa and Europe, excluding the UK. In Asia, News Corp has agreed to sell a 7.5 per cent interest in Star TV, the satellite broadcaster, to Tele-Communications.

### P&G settlement

BANKERS TRUST, the New York bank, has settled its two-year legal battle with Procter & Gamble with a deal to pay most of the \$200 million that the soap giant was claiming as a result of losses on two derivatives deals. It has agreed to pay \$150 million, or about 80 per cent of the losses under dispute. P&G claimed that, in selling the products, Bankers misrepresented the amount of gearing contained in contracts that then lost heavily when interest rates rose early in 1994.

### Kvaerner profits slip

KVAERNER, the Norwegian shipping and construction group that acquired Britain's Trafalgar House earlier this year, yesterday disclosed an 8.5 per cent decline in pre-tax profits to Kr537 million (£54 million) in the first quarter of 1996. Profits included a gain of Kr249 million on the sale of ships. The company said new orders fell to Kr5.47 billion from Kr8.06 billion, but the net order reserve was unchanged at Kr32.3 billion.

### Hall chief buys division

RICHARD HALL, executive chairman of Hall Engineering Holdings, is to buy the company's metal stockholding division for £21 million via his own company, Hallico 68. The division comprises Hall & Pickles, CBA and John Tainton, with combined assets of £8.97 million in 1995. Operating profits were £3.4 million on sales of £72.5 million. Hall Engineering is to concentrate on its less cyclical industries. The £21 million will repay debts from the purchase of SG Industries.

### HoF reshapes in Leeds

HOUSE OF FRASER, the retailer, announced a £6 million redevelopment of its main Leeds store, due to be completed at the same time Harvey Nichols opens in the city in time for the autumn-winter season. The total refurbishment and remodelling inside and out of the Briggate store will result in 75,000 sq ft of trading space. House of Fraser has also sold its smaller Leeds store in Headrow. House of Fraser shares rose 3p to 170p yesterday.

### Hotels group warning

THE St James Beach hotels group based in Barbados gave a warning yesterday that year-end profits will fall to not less than £1.4 million (£1.9 million). Analysts had been predicting a rise to around £2.5 million in next month's results. Ray Horne, chairman, blamed poor cost controls and higher than expected stock writedowns and depreciation charges. However, the company intends to pay a final dividend of 3.3p a share, lifting the total dividend by 20 per cent.

### Hawtal Whiting hit

BAD debts of £452,000 hit profits at Hawtal Whiting, the motor design and engineering consultancy, which reported a 61 per cent drop in pre-tax profits to £1.2 million for the year to December 31. Operating profits fell 45 per cent to £2.4 million on sales of £77.8 million, down 2.6 per cent. John Whitcross, chairman, said that the order book for the months ahead was growing. The final dividend is held at 2.5p. There was no interim dividend. The shares fell 19p to 161p.

### TOURIST RATES

	Bank Buys	Bank Sells
Australia \$	2.00	1.84
Austria Sch	17.20	15.20
Belgium Fr	85.00	48.50
Canada \$	2.190	2.030
Denmark Dkr	0.780	0.705
France Fr	6.56	6.76
Finland Mk	7.77	7.12
Germany DM	1.28	1.28
Italy Lira	2.47	2.28
Japan Yen	367.00	362.00
Netherlands Gld	12.24	11.44
New Zealand \$	1.02	0.94
Portugal Esc	5.200	4.670
Spain Ptas	248.00	231.00
Sweden Kr	174.00	158.00
Switzerland Fr	1.54	1.43
UK £	1.00	1.00

THE SUNDAYTIMES Headhunted from Unilever, the new chief executive of ICI aims to transform a venerable household name into a global company at the forefront of the chemical industry. To succeed, Charles Miller-Smith will have to strike a delicate balance between the old ICI culture and the new.

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### Talks help shares in Cantors

By CLARE STEWART

SHARES in Cantors, the furniture retailer, responded yesterday to speculation that the group is poised to make a major acquisition. At one stage the price reached a new high of 170p, up 15p, before slipping back to close at 160p.

The group, which is based in Sheffield, confirmed that it is in "preliminary discussions". The deal is expected to be a takeover or tie-up with a larger retailer. Among quoted companies, Essex Furniture and World of Leather are seen as possible partners. There are also smaller, privately owned businesses that could be of interest to Cantors.

In the half year to October, pre-tax profits halved to £53,000 and analysts are expecting only marginal trading profits for the full year. Cantors' recent strategy has been to move from its predominantly high street base to larger, out-of-town sites. It has 39 such sites and 73 high street shops.

### Beginning of the end for unit trusts

By CAROLINE MERRELL

THE end of the 65-year-old unit trust industry has moved a step closer with the granting of a substantial tax concession by the Government.

Angela Knight, Economic Secretary to the Treasury, has announced that mergers between unit trusts and the conversion of unit trusts into Open Ended Investment Companies (OEICs) will be free from 0.5 per cent stamp duty. OEICs are a new type of investment fund, which will allow unit trust groups to market their products abroad more easily. Many in the industry believe that most existing unit trusts will eventually be converted into OEICs.

The Treasury and the Securities and Investments Board, the chief city regulator, are currently drawing up the rules under which OEICs can be launched in this country. The advantage of OEICs is that investors can buy and sell

their investments at one price, which is simpler than the current bid/offer system of pricing, where units are bought and sold at different prices. The bid/offer system makes trusts very difficult to market abroad.

Clive Boothman, chairman of the Association of Unit Trusts and Investment Funds (Auit), the trade body for the industry, conceded that unit trusts would eventually disappear. He said: "We welcome this move by the Minister, which is a clear statement of the Government's interest in the industry and the success of the new investment companies."

Norman Riddell, chief executive of Invesco, which manages £56 billion of funds worldwide, said: "OEICs have become distinctly more attractive following this concession. Unit trusts have a finite life. This move would seem to herald their ultimate demise."

### Prices data boosts US bonds

By JANET BUSH

AMERICAN stocks and bonds bounced strongly yesterday after subdued prices figures allayed fears of inflation.

The Dow Jones industrial average stood 32 points higher at 5,507 at midday after jumping 57 points in the first 15 minutes. The benchmark 30-year Treasury bond was up by 14 points, taking its yield down to 6.91 per cent from Thursday's close at 7.02 per cent, and the dollar surged on the back of rallying bonds.

Producer prices rose by a lower-than-expected 0.4 per cent in April, largely reflecting a jump in energy costs. Striping out volatile food and energy sectors, core producer prices rose by only 0.1 per cent, the same as in March.

The bond market had been worried about inflation after data showing surprising buoyancy in economic activity. But yesterday's figures suggested that healthy economic growth is not igniting higher prices.

## Norwich shuts out speculators

By MARIANNE CURPHEY

MEMBERS of Norwich Union passed a special resolution at its annual meeting yesterday to prevent speculators cashing in on the mutual life insurer's planned £2 billion stock market flotation next year.

Around 400 people voted through a proposal to allow the board of directors to set a cut-off date for membership. This would deny speculators the chance of windfall gains if a flotation went ahead, and brings Norwich Union into line with building societies, which have such powers in their articles of association. If a cut-off were set, customers taking out

policies after the date would not be eligible for free shares in a flotation.

The move is akin to the recent action by the Woolwich Building Society, which announced retrospective qualifying dates to stop a rush of speculative new accounts being opened by "carpetbaggers" hoping for a share of the payout when it converted to a bank. The Bristol & West has announced a cut-off point but will allow investors to replenish their accounts — up to £100 — to qualify for membership.

Norwich Union announced last October that it was considering flotation but has made no further announcements.

and has said it will not release details of its conclusions until the autumn. A spokeswoman said: "This does not mean membership has been closed, nor have we set a cut-off point for membership. It is a piece of contingency planning, which gives the directors the power to set a cut-off point at a time in the future should they so wish."

Norwich Union has expressed concern that if it were to announce flotation there would be a run on buying its policies, and it would have to resort to giving members (three weeks' notice to call an extraordinary meeting to approve proposals to close membership).

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## A WORKING WEEK FOR: ANTHONY NELSON

## Politician with a flair for drumming up trade

Jon Ashworth meets Britain's globe-trotting minister for marketing who is determined to exhibit his version of the 'Nelson touch'

Monday  
Tuesday  
Wednesday  
Thursday  
Friday

ANTHONY Nelson flew in from South Africa, opened his mail and rubber-stamped a £1.2 billion package of sweeteners for debt-stricken Lloyd's of London names. That was Sunday. By the time the

revised deal was announced in Parliament yesterday, Sweden had come and gone, and a dozen new trade ventures were pending — all part of the brief, when your job is to promote British business abroad. Not bad for a week's work.

The Lloyd's deal is the icing on the cake for Nelson, 47, who took on the mantle of Minister for Trade last July, and has hardly touched the ground since. One week will find him in Hong Kong, admiring British expertise in action at the \$6 billion Chep Lap Kok airport. The next may find him at a gathering in Brunei, or putting in a good word for British manufacturers in Durban. His schedule would put long-haul airline pilots to shame — and he thrives on it.

He laughs: "My colleagues are quite sort of disparaging: 'Good of you to pay us a visit', but always said with a twinkle in their eye. People on both sides of the House reckon that the Minister for Trade job is a special one. You're out there selling for Britain."

Nelson is self-proclaimed marketing director for UK plc — British industry in its broadest sense — but it is a tiny corner of the City of London that has occupied his time this week. Lloyd's of London is regulated by the Department of Trade and Industry, and Nelson had the task of approving the revised package. The duty would normally fall on Ian Lang, President of the Board of Trade, but, as a name, he was obliged to step aside. Nelson is confident about the deal's chances. "Hopefully it's looking good. Either people will get bigger cheques paid back to them from Lloyd's, or will not have to pay as much."

Having granted provisional authorisation in March to Equitas, the new reinsurance company, Nelson must next decide whether to formally endorse the Lloyd's rescue. "The next step will be the vote, and thereafter I will have to make a decision on whether the conditions have been met to grant authorisation. If so, there'll be a great collective sigh of relief, and the wider security of our capital markets will be reinforced. Names will have some finality, policyholders will have protection, and the corporate market of Lloyd's can move ahead to develop its own new landscape, before I consider next year whether to shake up the whole regulatory system of Lloyd's."

Insurance matters were less of an issue three weeks ago when Nelson and his entourage boarded the overnight British Airways flight for Johannesburg. He has been to South Africa several times since

accompanying John Major on his historic visit two years ago. "We were anxious to demonstrate that we intended to be new and enduring partners with the new South Africa, although we've always had a big stake in the old South Africa."

Britain's resolve to build trade links with the republic remains unshaken by the political turmoil of the past few days. The DTI has hosted three Britain Means Business promotions — in Cape Town, using the Royal Yacht Britannia, in Johannesburg and, most recently, in Durban. Nelson travelled the country in a British Aerospace Jetstream 41 — a contender for South Africa's regional routes — and was eager to sing the praises of Rolls-Royce, currently vying for a package of orders worth up to £400 million. "We intended to show that we are really practical about carrying through what we say," says Nelson. "We don't just express fine words, we actually deliver on these things, and it has been very successful. I hope that when President Mandela comes here in July on his state visit, we'll have the opportunity to cement a good deal of the building blocks that have been built up during this process."

Plans to upgrade the republic's airports provide rich potential for British companies. While Nelson was in Durban, Mac Maharaj, the South African Minister for Transport, announced plans for a new King Shaka airport, to be built to the north of the city. "We decided, with some fairly fancy footwork over breakfast, to get in first and offer a package of support which might get British companies in through the door first," Nelson pledged. £6 million (£1 million towards an initial development study, and offered credit cover and trading facilities).

Nelson spends a great deal of time in airports — he is travelling three weeks out of four at present — and they are a subject dear to his heart. "I would say that we are in the premier league of airport project developers. The work I went to see recently at Chep Lap Kok in Hong Kong, which is the biggest airport project in the world, is a great testament to the success and technological capabilities of British companies — everything from [the] civil engineering that Trafalgar House and Bovis did, through to the air traffic control systems and management systems of airports."

British firms will be pitching for a slice of a new airport project in Bombay — said to be the biggest in the world after Hong Kong — and are queuing up for similar ventures in China. "This is big-ticket business, and this is exactly what I want for British business. It's the sort of area where governments can make a bit of a difference."

Nelson enjoys his globe-trotting. "I've tried to approach it in a fairly scientific way: to try to look at the markets where I can make a difference. To look at the markets which really are important, in macro terms, to our trade figures. And to



Anthony Nelson in his office this week, enjoying a brief respite from the demands of his ministerial role as Britain's roving ambassador for business

look at those areas where there's the fastest-growing, new developing trade." He visited South America for the first time earlier this year, and returned fired with zeal for the region's prospects. He speaks of a new self-confidence in Latin America, and says: "They're going to do this anyway. The question is whether we're on board and help them. My job, I think, must be to encourage more British companies to go down and see for themselves the opportunities that these exciting developing markets offer. I felt that very much in Brazil and Chile, Mexico, as I've done in the Far East, in Indonesia and China."

While his passport may be studded with exotic names, Nelson is aware of the potential closer to home. Britain exports more than £4 billion in goods to Denmark each year, compared with £3 billion to Japan. Our biggest export markets are Germany, the Benelux countries and America. "It is a fact that, really, two thirds of our export trade is with Europe, and about a quarter with the United States, and therefore our biggest markets are our doorstep markets," he says. "The markets in Europe are not just huge in size, they also offer the best opportunities for small to medium-sized companies, among which I'm quite anxious to encourage the export habit."

This week took Nelson on a flying visit to Sweden, where he visited Volvo, which has a huge bus plant in Sweden, and called in on Sien, the ferry operator. "Small, marginal increases in our trade with these big door-step countries could dwarf massive increases, proportionately, in our trade with some of these new developing countries. However, it's the latter countries which are the fastest-growing

long-term markets; it's the former which are our bread and butter, day-to-day, cashflow markets. If I'm marketing director of the UK plc, which I am, I see it as my job to play to our strengths, to look scientifically — as best I can — at which

markets to go for, to encourage companies to go in."

After breaking the news about Lloyd's, Nelson departed for his Chichester constituency, where he holds a weekly "surgery". He met local farmers, then headed off to launch a new radio station. Today finds him at the FA Cup Final as a guest of Barclays Bank. Nelson enjoys what he does. "I enjoy the outward-going aspects of my job, the promotional side of it. Unlike so many jobs in government, I can see the results of my work, often. It's a job where you can make a difference, and I enjoy that. It is demanding, because you are representing your country and companies, and you have to try to be on the ball and well-informed."

Attention now turns to America, where the DTI is gearing up for a major promotional drive. Nelson flies to New

York next month to launch a campaign — North America Now — and enthuses about America's potential as a trading partner. "We sell something like \$6 billion of services there a year but, believe it or not, we think that this is a \$600 billion market for services. There are whole states and sectors where we still are nowhere near maximising, let alone really having a big market share, and yet it is an English-speaking, highly discerning, British-orientated market where we can do much more, and I am very keen to spread that message."

His enthusiasm is infectious. "Britain supplies over half the software of the whole of the United States. We have huge interests there of all sorts. There's a lot more we can do, and I am very excited about our prospects in the North American market."

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# PORTFOLIO

### HIDDEN ASSETS

## The bank that likes to collect

Patricia Tehan on the art acquired by AIB, the Irish banking group

AIB's modern Bankcentre office block in the "embassy belt", two miles from Dublin city centre, is the unlikely setting of the biggest collection of Irish contemporary art in the world.

When the Irish banking group moved into the purpose-built headquarters in 1979, it decided to record the development of modern Irish art from the 1880s, when Irish artists began looking outward and many went to France where they were influenced by the development of modernism.

Since then, AIB has built up a collection of 1,150 paintings, sculptures and tapestries and a collection of graphics, assisted by Frances Ruane, a lecturer in the history of art and design at the National College of Art & Design in Dublin. The collection dwarfs that of the

Irish Museum of Modern Art. The painting that excites the most comment, much of it from Tom Mulcahy, chief executive of AIB, is Michael Cullen's *Shadow Boxing*, a large oil painting on canvas done in 1984. This vigorous painting of a naked woman watching two monkeys fighting, insured for £2,500, is displayed to one side of the Bankcentre main reception.

One of the most valuable pieces in the collection is *Asar*, two columns of stripes painted in oil on canvas by Sean Scully in 1980. AIB acquired it for £1,500 and, since Mr Scully is now the darling of New York, it is now estimated at £250,000.

Probably the best known artist in the collection is Jack

Yeats, brother of WB Yeats, the poet. In her review of the collection in the recently published *AIB Art*, Ms Ruane says his work "merged the nationalist sentiments of the first half of the century with a passionate expressionist style to create the most important Irish paintings of the modern era".

AIB boasts three Yeats in its collection, notably *A Race in Hy Brazil*, painted in 1937 — a race meeting set on a mythical island called Hy Brazil.

The collection has something to appeal to everyone as well as several pieces that many will hate. But Ms Ruane has to be admired for building up what is a diversified collection, encompass-

ing Aloysius O'Kelly, the Irish impressionist, right through to the work of emerging artists such as Willie Doherty and Oliver Comerford.

Her own favourites are works by Louis le Brocqy from the 1960s and 1970s and from Patrick Collins and Tony O'Malley in the late 1970s.

Michael Buckley, the AIB director with responsibility for approving Ms Ruane's choices, said that the brief was to build up "a representative collection of modern Irish art".

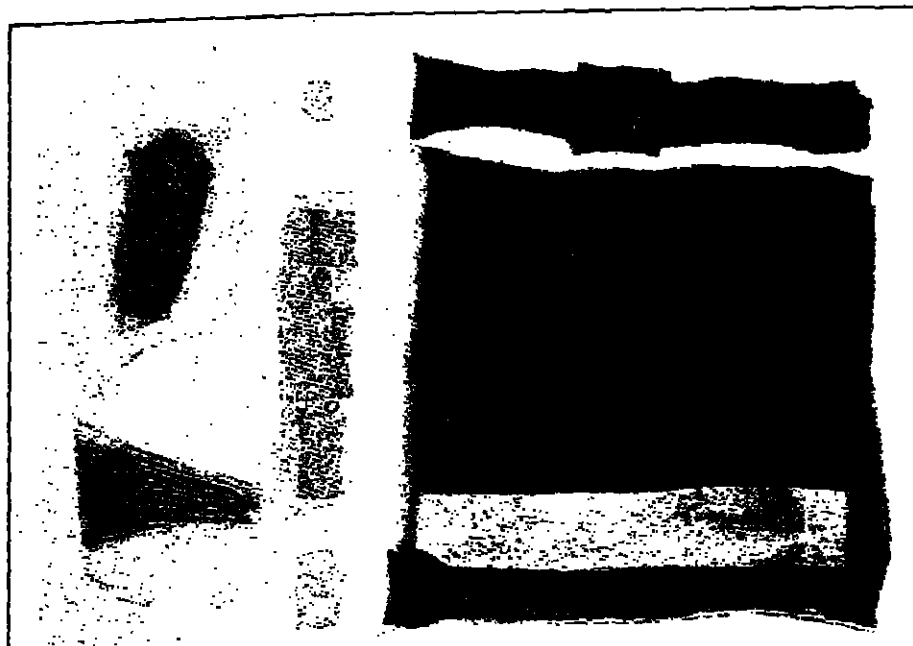
He estimates that the bank has spent £800,000 over the past 17 years. The collection is conservatively estimated to be worth £3 million today.

There is a rolling budget of about £30,000 to £35,000 a year, giving Ms Ruane the flexibility to buy when work becomes available, sometimes selling a second-class work by an artist when a better piece comes on to the market. On average, ten to 12 pieces are added to the collection each year.

The art is always on the move — it switches offices and much of it is hung in corridors where it can be seen by staff and customers.

Part of this wish to give the work a wider audience resulted in AIB Art on the Internet. The bank went live on the Internet with ten works last month. Subject to copyright approval, it hopes to have all 120 works in its catalogue on the Internet by the summer.

The bank's objective is also to attempt to spot emerging artists. Mr Buckley said that younger artists whose work is displayed at Bankcentre "see it as a huge plus to their careers".



Old Place, Callan: Tony O'Malley found inspiration in fields for this 1978 work







## GOOD LIFE 30

Why ethical banks are growing in popularity

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Savers trapped by societies waiting to float

# Partners in sickness and in health

Marianne Curphey on the Government's 'cure' for the problem of long-term care for the elderly

The Government faces the biggest healthcare crisis in its 17-year term as it struggles to find a solution to the growing number of elderly people who need nursing home care.

Long-term care now costs the State about £22 billion a year, or 3.6 per cent of gross domestic product. There will be 50 per cent more over-65s by 2030.

Stephen Dorrell, the Health Secretary, this week unveiled a Green Paper that suggested the answer was a "partnership" scheme between the individual and the State. People would be encouraged to take out insurance or annuities to pay for long-term care in return for protection of their assets.

Help the Aged criticised the proposals as "directionless" and "a short-term solution to a long-term problem".

Weekend Money looks at how the Green Paper might be implemented.

**Q How much of my assets can I protect?**

**A** Any decision to buy care is a gamble because only one in five people needs to go into a nursing home. Currently, pensioners with only £10,000 in assets have to make a contribution towards their care and those with £16,000 must pay the full bill, usually between £10,000 and £20,000, depending on how long they

live once they have entered the home. Only when savings and assets are exhausted will the State pay the costs.

Under the new proposals, retired people will be encouraged to buy indemnity insurance. The Government might promise to disregard £1.50 of capital for every £1 of insurance cover bought. Pensioners would have to pay a monthly premium of about £50 to protect a house worth £60,000 and savings of £10,000.

The alternative is for the State to protect an extra £15,000 of assets only after people have paid for care for four years. The average stay in a home is two years. A woman of 65 protecting an £80,000 house and £10,000 savings would have to pay £7,200 once or £72 a month.

Another proposal is for people to take a smaller pension on retirement that would increase in later years to pay for medical care.

**Q At what age should I start saving?**

**A** The earlier you start, the smaller the premiums. Like term insurance, there is no guarantee that you will need to call on the policy and when the period of insurance ends you will get nothing back from the insurer. You need to bear in mind that if you try to take out insurance when you

are over 70, or when you are in ill-health, it will be more costly and you may be uninsurable.

**Q Should I buy a policy now or wait until next April when the schemes are finalised?**

**A** If you are likely to need nursing home cover in the next six months, it could be worth taking it out now. If you are well, independent financial advisers counsel waiting until April at least.

**Q What products are available?**

**A** Bupa, PPP Lifetime Care, Commercial Union and Eagle Star offer long-term care policies, and just 12,000 have been sold in total. Norwich Union, AXA Equity & Law, Scottish Mutual and Canada Life propose to launch policies within the next year.

**Q I already have a long-term care policy. Will I be given a refund if I have overpaid?**

**A** Insurance companies are unlikely to refund you for a policy you have already bought. Partnership schemes could be 30 to 35 per cent cheaper than current long-term care policies because they allow insurance companies to predict more accurately their level of insurance.



## Care deals to come under code

Long-term care is not regulated by the Financial Services Act 1986 since it is regarded as a risk product — a form of insurance — and not an investment. Therefore it is not subject to the stringent disclosure rules on charges, exclusions and other hidden costs that now govern the selling of investment products and pensions.

Consumer groups are concerned that unless proper regulation is introduced, long-term care could become the next personal finance fiasco after the pensions mis-selling scandal. The Government gave incentives at the end of the 1980s for people to take out personal pensions and over-zealous salesmen persuaded individuals in generous, stable occupational pensions schemes to transfer out into more expensive personal pensions. Hundreds of thousands of people were affected and some have been banned from rejoining their employer's scheme.

Observers are fearful that this could be repeated, with millions of people condemned to uncertainty and poverty in old age, having been sold unsuitable products.

In reply, the Association of British Insurers (ABI), whose 430 members include life and general insurance companies, is drawing up a code of conduct to ensure people are sold affordable, suitable products and are not tied to about the cover they will end up with. It believes this code will be ready by next April.

Bupa is in favour of a code of "minimum standards" for salesmen pushing these products.

The Department of Health admits that policies currently on the market are not regulated. A spokesman said: "People need to look carefully at what is on offer. We would like suggestions on how to regulate these new products. Legislation may be necessary to ensure that local authorities and nursing homes can tell which products are good quality and reliable."

Weekend Money is edited by Anne Ashworth

## A predicament shared by millions

The Government's proposals do nothing to help millions of pensioners whose assets and savings are large enough to exclude them from social security assistance but too small to pay for the full cost of nursing home fees.

These middle-income couples have amassed capital through the housing booms of the 1960s, 1970s and 1980s and are "house rich". They have paid National Insurance contributions all their lives, but, because they expected the State to care for them in their old age, they have made no provision for medical expenses in their last years.

Even after selling their homes and spending the inheritance they hoped to pass to their children, they may still be unable to afford to fund their long-term care. One

couple, a 76-year-old reader of *The Times* from Sidcup, Kent, and his 73-year-old wife, are in a predicament shared by millions of people.

She has had a stroke and is being treated in hospital. She is unable to care for herself at home. They survive on a £130 a week government pension, have a home worth £125,000 and savings of £8,000. He is a retired accountant and has just £4 above the state pension coming in from his previous employer's scheme. They have a son, aged 39, to whom they had hoped to leave something.

However, their assets disqualify them from government help and the man wants to buy an annuity or long-term insurance plan to provide nursing home care for his wife should he die before her.

Cecil Hinton, of Hinton &

Wild, said: "The couple should wait until one of them dies and the other needs treatment, then they should sell the house and buy an annuity from the proceeds to provide around £16,000 a year, or £1,300 a month, to cover the fees."

**G**raham Fido, chairman of IFACare, an organisation formed by 45 firms of independent financial advisers specialising in advising clients on long-term care, and an IFA with Morton Wilson of Nuneaton, said: "She is probably uninsurable and the couple will need to sell the house if he dies and she needs care."

"The house can be sold for £125,000 and invested to provide a net income of 6 per cent annually, equivalent to £7,200. Alternatively, the proceeds from the house could be used

to buy an annuity for life, which would protect some of the capital. However, an annuity providing an income of £10,000 a year would cost around £100,000."

Mark Bolland, of Chamberlain de Broe, said: "The couple should not buy insurance or an annuity because it is too late and too costly. They should draw up a shortlist of suitable nursing homes and consider selling the house to meet the fees when one of them dies."

Kean Seager, of Whitechurch Securities in Bristol, said: "I suggest the couple take a gamble and do nothing. If necessary, their son can use it [the house] as collateral to take out a loan to pay for her care." IFACare Ltd, at 17-19 Emery Road, Brislington, Bristol, BS4 5PF, will send a list of five IFAs specialising in long-term care.

## Labour's gift to speculators

Poor Clare Short. Higher Labour authority did not allow her either to stop the Railtrack sale going ahead or to promise renationalisation down the line. So the Shadow Transport Secretary was left to harry the sale, which her party is nominally dead against, as best she could.

Investors were warned off, on the ground that her proposals were more draconian than the City realised. She advised against buying Railtrack shares for anything better than a fairly safe, low return. Only the odd bank seems to have taken fright. Once the range of sale terms emerged, Labour focused its attack on the disgraceful "giveaway" of valuable public assets at a discount.

Investors should be grateful for this huffing and puffing, though taxpayers should be annoyed. As in previous utility sales, all opposed by Labour, shares have been priced cautiously, predating modest real dividend growth and allowing for political risk. Labour is expected to be in government within a year, so fast returns have also been factored in.

These include the usual instalment terms and an unusual early dividend, plus a 5 per cent discount on the first payment for private investors using the UK public offer. Preferential investors through Share Shops, many of whom have had to apply by now, are also due a discount off the second instalment on up to 800 shares after the election. This and depressingly familiar cycle of threat and comfort has made Railtrack a good short-term bet for private investors with modest ambitions. One-off benefits, especially the dividend due in October, are



worth having provided the underlying share rating is robust.

At the minimum 350p to institutions or to a private investor seeking a big stake, Railtrack would sell at seven times likely 1996-97 earnings, and yield an ongoing 7.4 per cent. That would be a lowly rating. In the first three years, Railtrack might well beat profit and dividend targets. Like other utilities, revenue contracts have been signed up to 2001 and there is no threat to rip these up against Railtrack's wishes.

In this case, however, do not rely on hopes of a repeat of other recent privatisations, which combined a low rating with high performance. Railtrack depends on rail subsidies from taxpayers. Its affairs will stay highly political whatever party is in power. Like BT and British Gas, it will be governed by regulators who hear dozens of voices with vested interests against its shareholders and only one loud voice in their defence. Taxpayers, customers and sup-

pliers would all cry foul if Railtrack dividends grew at a double-figure rate.

Operations are riskier too. British Rail has been blown up into smithereens. It is possible that they will all work perfectly under the brave new rail system. More likely, one of Railtrack's train operating customers, or one or more of its previously state-owned suppliers, will get into trouble or have to renegotiate contracts. Remember that Railtrack needs to press its suppliers to cut costs as contracts fall due and that most of these cuts will be at the expense of fed-up former BR employees.

**S**hould institutions turn cautious on price, private investors should feel safe, thanking Labour for the speculative margin. If, as seems likely, their bids for shares push the sale price up near to the maximum 390p, the market should be healthy when the shares are quoted, unless world stock markets slide badly meanwhile.

Labour, having ignored the invitation to threaten doom, should not harm Railtrack badly before 2000. Private investors should not be thinking of Railtrack on a longer horizon than that. In any case, Railtrack has the underlying protection of a utility that needs to invest more than its profits.

If that investment is to happen, investors must be offered fairly safe returns, even if they are as modest as the sale price implies. Railtrack might even end up as utility investments were originally meant to be.

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# Age-old problem of retirement

Forty-year-olds who have set aside nothing for their pension will be able to build up enough for a comfortable retirement only if they commit at least a fifth of their annual salary to their pension, according to figures calculated this week. Those who reach 50 with no pension will be unable to catch up because the amount they would have to invest would exceed Inland Revenue limits.

The Times commissioned Bacon & Woodrow, the firm of actuaries, to calculate the figures, amid growing concern across the political spectrum and throughout the pensions industry that people hugely underestimate the need for pension provision and the cost of delaying even for a few years.

Less than half the working population are members of a company pension scheme. The rest will have to rely on an ever-dwindling basic state pension and possibly a small amount of state earnings related pension, topped up by whatever contributions they make to their own personal pension. Millions of people have but many of these invest only the rebates they get from contracting out of the state earnings related pension scheme. The Labour Party made it clear this week that if it wins the next general election it will recognise the need for a radical overhaul of the pension system, possibly involving the setting up of low-cost voluntary schemes run in partnership with the public and private sectors.

Bacon & Woodrow has calculated that even delaying starting a personal pension until the age of 30 can be costly, especially for women and married couples. Women have to save more than men to get the same pension because they live longer and so get a smaller annuity. Married couples will have to put more aside if they want to protect their dependants with widowers' or widows' pensions.

A 30-year-old man would need to put 12 per cent of his salary aside to get a pension of two thirds of his final salary, the generally agreed acceptable level for a comfortable retirement. This is £2,100 a year on a £17,500 salary. Single and married men would have to put aside 14 per cent of their salary, while married women would need 15 per cent.

Affordability is the only constraint at this age, says Nigel O'Sullivan, of Bacon & Woodrow. But delaying for

another ten years brings people perilously close to Inland Revenue limits on pension contributions. The Government offers some of the most generous tax-breaks on pensions to encourage people to save. Contributions attract tax relief at the highest rate, while investments roll up tax-free and 25 per cent of the resulting fund can be taken as a tax-free lump sum. But to stop this being too much of a good thing, the Revenue puts limits on contributions.

The 20 per cent limit on contributions for 36 to 45-year-olds will just about allow 40-year-old single men to catch up in building up a decent pension. But women of the same age and married couples are barred by the Revenue from putting in as much as they need.

On Bacon & Woodrow's calculations, anyone over 50 will hit a thick Revenue glass ceiling, quite apart from being faced with the prospect of contributing nearly half their salary to their pension.

Once people reach 60, starting a pension is no longer practical, says Mr O'Sullivan. The cost of their pension would eat up their whole salary and more. Those with no pension at this stage will need to rely on income from other sources, such as investments, or lump sums from inheritances or maturing endowments, for example. All the figures exclude the impact of set-up charges and commission, which can be substantial. In some cases, almost the whole investment into a personal pension is eaten up by charges in the early years, which would mean contributions would need to be even higher than Bacon & Woodrow suggests.

Mr O'Sullivan says: "These figures show how valuable occupational schemes are and that people should join them if they have the option." Employers normally contribute to occupational schemes, which also provide for dependants and include other benefits. These have to be bought separately in personal pensions.

Public trust in existing personal pensions has been severely shaken by the still unravelling pension mis-selling scandal, in which people were advised to transfer out of more generous company schemes into riskier, more expensive personal pensions. But they are for now the main alternative to company pensions, as other investments do not offer such generous tax breaks.

Anyone over 50 will hit a thick Revenue glass ceiling?



Kay Lynch does not want to tie up money in a pension that may be needed at any time by her family

PENSION COSTS		
Cost of two-thirds pension at normal retirement age of 65, as percentage of salary		
Male	Single	Married
30	12%	14%
40	23%	24%
50	44%	46%
60	132%	160%

REVENUE LIMITS		
Maximum contribution as percentage of net relevant earnings in personal pension scheme		
Age at April 6, 1996	PPS	PPS cap
Under 36	17.5	17.5
36-45	20.0	20.0
46-50	25.0	25.0
51-55	30.0	30.0
56-60	35.0	35.0
61-75	40.0	40.0

Source: Bacon & Woodrow

## When no pension means no worries

Kay and Gerry Lynch have made next to no pension provision, although they are both over 45. In theory, they should be in a panic, but in practice they are unfazed.

Mrs Lynch says: "I don't want to be impoverished but I feel we have a good lifestyle and a good standard of living. Our highest expenses are now putting our two children through university. The money we're spending now will be free in a year and then we can think about pensions."

But the Lyncches, who own a business buying and selling wood-working machinery, are unenthusiastic about the prospect of personal pensions, not least because of the recent mis-selling scandal. "I've lost confidence in personal pensions. The pensions industry is just in it for itself," says Mrs Lynch. The lack of

control of money within a personal pension is also a disadvantage as far as Mrs Lynch is concerned. "I want control over my money. I want a big hand in the investment of my money. I will study and take advice, but I want control."

Reluctance to lock away large sums of money for retirement could mean avoiding traditional pensions altogether and investing the money in personal equity plans or shares, where the Lyncches could get at the money if they need it.

Nic Round, of Nic Round & Associates in Stroud, says: "The Lyncches have property assets and stock for their business. Pension funding is very important for the employed because they have nothing else. With your own business, you have other assets to generate wealth."

## Investment with a social conscience

Some organisations give priority to ethical issues, says Clare Stewart

The growing popularity of ethical funds, where close to £1 billion is now invested, shows that a social conscience and the urge to make money are not necessarily mutually exclusive.

The environmentally aware are now also seeking out banks and other institutions with an overtly ethical stance. Those truly determined to live a green lifestyle, for example, apply for a mortgage from the Ecology Building Society in Keighley, West Yorkshire.

The main players in the social and ethical field include: The Co-operative Bank; the largest and best known of the financial institutions with a defined ethical investment pol-

icy. Details from a local branch or call 0800 905090. Triodos Bank: The Dutch banking group, which last year merged with UK associate Mercury Provident, describes itself as a social and environmental bank. From its UK headquarters in Bristol, Triodos offers a range of personal savings accounts, tax-exempt special savings accounts (Tessas) as well as business and charity accounts. It is authorised by the Bank of England and supports a wide

range of projects in the UK and overseas including organic farming, housing co-operatives, as well as fair trade projects such as Café Direct, which sells coffee produced by co-operatives in South America. Details: 0500 008720. Shared Interest: This Newcastle-based group specialises in providing finance for Third World projects. The group is registered as an industrial and provident society. As such investors are not covered by

the Investors Compensation Scheme. Details: 0345 023008. Industrial Common Ownership Finance: ICOF was established to fund worker co-operatives in the UK, although it has since broadened its lending criteria to include a wide range of community projects and businesses.

"We call ourselves social venture capitalists - lending at risk to create opportunity," says Martin Hockley, investment appraisal officer. ICOF is regulated by Imro in respect of the financial advice it gives to other enterprise organisations but investors are not covered by the Investors Compensation Scheme. Details: 01604 37563.

## A QUESTION OF MONEY

### The good, bad and ugly sides of mergers

Building society mergers have left millions of long-term savers angry and mystified. Some have failed to qualify for payouts, while others who have been with the society for much less time find themselves in some cases thousands of pounds richer. Confronting the society concerned often provokes the answer that it is powerless to do anything because it has to act within "the law", in this case the Building Societies Act 1986. But how much discretion do building societies have?

And if you think you have been treated unfairly to whom can you turn? What are the roles of the Building Societies Commission and the Building Societies Ombudsman?

**Q** Why is it that, in some building societies, anyone with less than £100 in their account at a certain date will not qualify, while others let members qualify as long as they top up their account before flotation?

**A** It is up to the building societies themselves to choose how they want to structure the qualifying dates, although they have to follow broad guidance set down by their regulator, the Building Societies Commission. The Alliance & Leicester will allow members to qualify if they top up their account to the requisite £100 balance 56 days before members vote to approve its plans to convert. The Woolwich, by contrast, decided that only those with £100 or more in a share account on December 31, 1995, would qualify. But it did not announce its plans to convert until January. This had the effect of excluding what its chief executive called "carpetbaggers", attracted to the Woolwich by press reports in the new year.

The freedom to set qualifying dates is key for societies. This governs not only who qualifies but who gets higher bonuses as members of two years' standing.

**Q** What is so magic about the balance of £100? Is this a Building Societies Commission rule?

**A** No. But most societies have taken advantage of an option in the commission's rules that sets £100 as the minimum balance members need to be able to vote. However, having the right to vote does not necessarily mean you get a payout, as many members know to their cost. Not having the right to vote does not mean you lose out either. Non-voters can receive a statutory cash bonus. It is up to societies to set qualifying

minimum balances for bonus payouts.

**Q** Can building societies make their own rules about joint accounts too?

**A** Yes, although they have to work within the framework of the Building Societies Act. It was the Act that until last year prevented second-named holders on joint accounts of more than two years' standing from getting a payout if the first-named holder on the account died. But an outcry from disenfranchised widows and widowers resulted in changes to the Act so that a second-named holder can now get the same benefits as a first-named holder. But societies can choose whether or not to include the changes in their bonus distribution (although in practice most will). They can also choose how to handle bonuses for successors to holders of sole-named accounts.

**Q** Why can't branch staff warn people not to transfer money to other accounts or change names on accounts in case they lose the bonus?

**A** Branch staff do not normally know any more than their customers about takeover or merger plans before they are announced. Societies are keen to discourage speculators or cause a run on their funds and discussions take place at board level in great secrecy. After the plans are announced, branch staff are forbidden under the Building Societies Act from talking to customers about how the merger may affect them in case some members unfairly receive more information than others.

**Q** If I have been excluded because of the building society's decision to set dates or arrange accounts in a certain way, can I get redress?

**A** Unfortunately, this is not easy. The Building Societies Ombudsman is allowed to deal only with the operation and running of accounts, not membership issues, which takeover and merger bonuses are deemed to be. He is pressing to be allowed to deal with complaints about bonus exclusions. The Building Societies Commission regulates building societies and must formally approve takeovers and mergers. But its responsibility is to make sure societies have complied with their own rules and those of the Building Societies Act and have given members equal access to information during the takeover.

SARA MCCONNELL



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## Plainly the wrong prescription

There are two significant failings in the Government's generally unsatisfactory long-term care proposals. The first is the mistaken belief that people are already making sufficient provision for their pensions and can easily find a little extra to set aside for declining years. The second is the foolish decision to trust the life insurance industry to behave honourably when presented with an opportunity for extra sales. Statistics plainly show that we are not saving enough for retirement. This is the result not only of a reluctance to lock away money when employment prospects are uncertain, but also of a widespread ignorance about the levels of contributions required to ensure a reasonable payout. Hands up all 40-year-olds putting aside 20 per cent of their earnings into a pension, the amount that actuaries consider desirable (see page 30).

A recent Mintel survey reveals that, in some areas of



**COMMENT**  
**ANNE ASHWORTH**  
Personal Finance  
Editor

Britain, only 10 per cent of the inhabitants can contemplate a comfortable retirement. If millions cannot, or will not, invest in pensions, there is little chance that they will take out costly long-term care cover.

We can expect, however, that the insurers will strive to overcome these obstacles. Aiding and abetting their efforts will be freedom from official regulation. The £4 billion personal pension debacle shows what life insurers can do, even when bound by strict rules. Constrained only by an industry code of selling practice, they will

indulge in a spree of coercion, preying on the universal fear of a sick and dependent old age.

Until compensation for the personal pension scandal is properly resolved, it is inappropriate even to think of giving insurers any more responsibility for the welfare of the elderly.

### Charging ahead?

SO FAR as a British banker is concerned, nothing could be finer than to be in California, or any other American state. In the US, customers must pay for the privilege of

having a bank account. At Chase Manhattan, for example, those with a balance of less than \$3,000 (£2,000) face a monthly service fee and charges for everything, including cheque books.

Introducing similar fees has, for some years, been the secret dream of every UK high street bank. But fear of bad publicity has, to date, kept them faithful to free banking, an early Eighties innovation that did not disappear with puffball skirts.

Barclays's new account is the start of the retreat. Hugely relieved that someone else made the first move, its competitors are now confessing that they have something similar in mind.

We can expect a stream of inferior banking packages, with fees and "free" extras of dubious value. There is also talk of high quality "silver" services, although properly organising such a thing is probably beyond the ability of any high street bank I know.

## Going with current flow

The main banks are planning to relaunch their current accounts after this week's announcement of a new account by Barclays. The move by the high street clearers to revamp accounts is an admission that many are finding it difficult to make profits on this type of business.

Recessions are good for current account profitability. The more overdrawn customers become, the more money that banks can make. In fact, the 20 per cent or so of bank customers who regularly use overdrafts pay for the free banking enjoyed by millions who remain in credit.

However, when recession eases, and customers begin to pay off debts, banks make less money. Over the past few months, analysts have been predicting that some of the banks could have to introduce charges on current accounts in credit because some have become unprofitable.

The new account announced this week by Barclays — Additions — is targeted at those who have a family, or are planning to start one. The account, which costs £60 a year, includes £5,000 worth of life cover, discounted private medical insurance for those under 21, a free legal helpline and a free will-writing service.

Some banking analysts believe that Additions will allow the bank to cross-sell other financial services products, such as



Barclays Additions is family-targeted

more life insurance to top up the £5,000 free cover on offer.

A recent report by Mintel suggested that the pressure on current account business could force banks to start discriminating against customers who fail to buy products such as life insurance,

pensions, or mortgages from the bank. The report suggests that customers regarded as "profitable" could be treated more favourably and could find overdraft fees waived, for example.

The other clearing banks said that they would watch the progress of the Additions bank account with interest. The account, which is being piloted in four regions in the UK from June 3, will be promoted with a television advertising campaign.

Natwest, Lloyds and Midland are also considering launching revamped current accounts. For instance, Lloyds, which is now merged with TSB, says that its current account is now under review. It adds that it has no intention of introducing charges on the account. In particular, it is keen to emphasise the importance of offering an entire range of products to current-account customers.

David McLean, Natwest head of personal banking, said: "The concept of packaging a current account with other services has validity. In other countries such as America, Australia, Spain, Belgium and Holland this has become more and more the trend."

John Carroll, Midland head of consumer products, said of Barclays product: "We would favour a more simplified approach."

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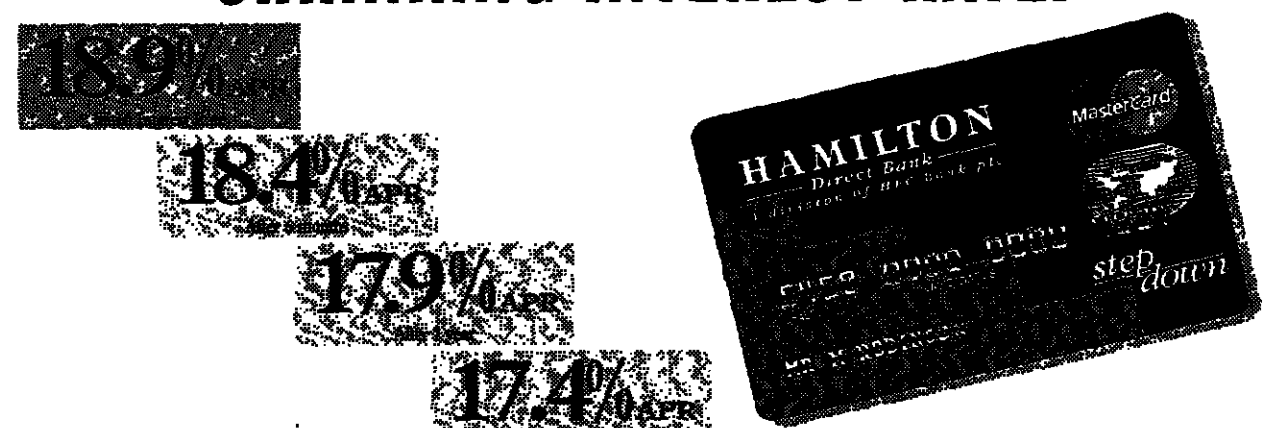


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## Insurers in grip of merger mania

The proposed merger between Royal Insurance and Sun Alliance, two of the biggest household names in insurance, continued to keep the industry in turmoil this week.

The planned marriage also set the City talking again about who would be the next merger or takeover target. The most talked about candidate is Guardian, one of the six largest general insurers. Analysts believe it could be bought by General Accident, a rival, or an overseas bank.

Direct Line's drop in pre-tax profit from £45 to £5 million also sparked predictions that the smaller players in the insurance market would be hurt or be swallowed up by larger competitors.

There are now 50 telephone-based insurers, all of whom are competing in a market that has grown by an estimated 3 per cent over the past few years. The insurance industry has been giving out mixed messages on whether Direct Line's results will be the catalyst to send motor premiums rising again after a 20 per cent fall in just two years.

Peter Wood, chairman of Direct Line, has predicted 3 to



Royal and Sun's planned marriage has sparked talk in the City

4 per cent rises across the board, with increases up to 15 per cent in the industry as a whole. But Graham Gould, partner with a strategic consultancy, the COBA Group, said: "If Direct Line and the larger general insurers put up prices, their rivals like Churchill

and Admiral will simply undercut them to win their business. Until there is much more consolidation in the market I see no signs of premiums rising significantly."

Large insurance companies are also believed to be eyeing building societies and mutual life companies. Friends Provident, the life insurer, is widely acknowledged to be looking for a powerful parent. Mr Gould believes that within five years there will be only small societies left, which provide a niche market service to their local communities. "The rest will be banks or subsidiaries of larger insurance companies and organisations overseas," he said.

MARIANNE CURPHEY

## THE TIMES WEEKEND MONEY LETTERS

### Large institutions will soon be the only shareholders

From Mr J. Denza  
Sir, The arguments in favour of the Crest share dealing system (Weekend Money, April 27) are valid and you put them well. I hope you will soon put those against it too.

Some time, some very large fraud does not occur. Despite my reservations, I do not deny the overall advantages of the nominee system and, when my children inherited some investments a few years ago, advised them to use a broker's nominee company. The biggest disadvantage emerged later. They may "own" shares but they are not shareholders. They have no votes, they are not invited to general meetings and - probably most important - they

never see the accounts of any of the companies. For practical purposes, a few large financial institutions will soon be the only shareholders in most public companies. So much for shareholder democracy. My father was a jobber, to whom the integrity of "The House" was very important. I am glad he has not lived to see the depths to which it is descending.

Yours sincerely,  
JOHN DENZA,  
85 Redington Road, NW3.

### Revenue ahead by a nose - Pinocchio's

From Mr J. Hildreth  
Sir, In reference to your Weekend Money comment (April 27), I have come upon further examples of the lack of candour in the self-assessment system from my reading of the Inland Revenue's own publication, *Self Assessment - a general guide*. A diagram on page 8 of the guide appears to summarise the arrangements for sending back your return and paying your tax. It states that payments must be made January 31, after the end of the tax year.

The good news is: - They have rounded the three-farthings to the nearest penny, apparently



### Long-term interest hopes buried with deceased

From Mr P. C. Corbett  
Sir, When my uncle was born, his mother took out a life insurance policy for him from the man from the Liverpool Victoria Friendly Society who came round each week for the copper's contribution.

When my uncle married, his mother turned the policy over to him to continue. In the mid-Thirties, my uncle tired of the weekly payments and commuted it to a fully paid-up life insurance policy of £13 4s 7d - just about enough to bury him. My uncle died last year, some 60 years later. Sure enough, the Liverpool Victoria Friendly Society paid out on the policy - £13.23 - enough

for a bunch of flowers. Interest? No, they didn't charge for keeping the money safely. Incidentally, a solicitor was appointed as executor in my uncle's will. He was very reasonable. He only charged £15 for his letter accompanying the death certificate to the Liverpool Victoria. Thus were the poor kept in their proper place. When my uncle died, he had £204 in a Post Office account for 16 years. I do not think we can afford to tell the solicitor. Yours humbly,  
PETER CORBETT,  
Linden,  
Collingbourne Kingston,  
Near Marlborough, Wiltshire.

### Battle of sexes brought to account at the bank

From Mrs D. Massey  
I have recently been in a similar situation to your reader Mrs Young (letters, March 30). When I showed some annoyance at finding that a bank account automatically went in my husband's name, even though all the money in it is mine (we both have other accounts), I was told that "It's etiquette". My banker tells me that he phoned round to

several other branches and was told that no one had ever asked for such a thing as putting the woman first. I was given the impression that I was being rather "infra-dig" even to suggest it. Yours faithfully,  
MRS D. MASSEY,  
43 Meadowpark Road,  
Wollaston,  
Stourbridge,  
West Midlands.

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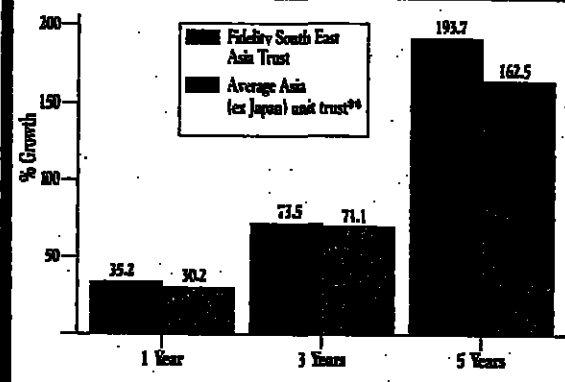
by KC Lee, Fidelity's senior Investment Director for Asia. He currently manages Fidelity's South East Asia Trust - a £340m unit trust - which has grown by 702% since launch in 1984. He intends to use a similar investment approach to manage Fidelity Asian Values PLC.

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Karen Zagor on investors facing ruin in the bird-buying debacle

# Legal battle over ostrich firm



Protesters outside the High Court

The fate of thousands of investors with the Ostrich Farming Corporation remained in the balance this week when the company decided to fight a winding-up order from the Department of Trade and Industry.

The saga is now likely to drag on into the summer. At the High Court this week, the Registrar gave the company 21 days to file its evidence. The DTI will then have 14 days to reply. Then, a time will have to be found for a hearing by a judge in the Chancery Division.

Because the case is seen to be of great public concern, it is expected to be heard fairly quickly once all the evidence is filed, certainly before the courts break at the end of July.

Investors and the OFC alike are awaiting a report by Michael Pugh, the Official Receiver who was appointed provisional liquidator by the courts in March. Mr Pugh has made two trips to Belgium, where the birds bought by OFC investors are being held on seven sites, but has not yet issued any findings. He is expected to ask the court for permission to dip into funds for the continued upkeep of the birds.

It is understood that he is satisfied that each bird has been properly tagged with an electronic device, with one owner per bird. About 3,000 birds

were in Belgium when the provisional winding-up order was issued. It is unclear what the ownership position is for another 900 birds which were in transit from Namibia to Belgium at the time. Nor is it clear who owns the chicks being produced.

The OFC is the subject of three separate investigations: by the DTI, the Serious Fraud Office and the Advertising Standards Authority. The DTI's winding-up petition alleges that the OFC used intermediary companies (called "the Wallstreet companies") to buy birds rather than buying directly from the farm, allowing Wallstreet to make profits at the OFC's expense for no discernible benefit.

It alleges that OFC entered into uncommercial contracts with a number of other companies that were not in the interest of OFC, allowing the recorded directors of the other companies to benefit financially. It also claims the company is partly under the control of a person alleged not to be a company director. The petition adds that the scheme was bound to collapse "as soon as saturation point is reached and insufficient new members join".

At the High Court on Wednesday, animal rights campaigners protested at ostrich farming, saying that the wild

birds were not suited to life in confined spaces in a cold, wet climate.

If the DTI is successful and the OFC is wound up, investors will be left with little protection. Because they bought birds rather than shares, their investment falls outside the regulatory umbrella and they will not be covered by the Investors Compensation Scheme.

Although most owners hold certificates identifying their individual birds, the Receiver has made it clear that he still has questions about the precise ownership position of individual birds. If the owners do receive their birds, they will have to make arrangements to have them fed and cared for, at additional expense.

For investors considering one of the many other ostrich investment schemes still being advertised, there are lessons to be learnt from the OFC case, regardless of the outcome. The first is to remember that this is an unregulated industry, so part with money only you can afford to lose.

The second is to remember that the market for ostrich meat is not yet established. Indeed, there is only one officially approved ostrich abattoir in Europe. Projections for growth are purely speculative.

CHRIS LOUFFE



Barbara Day, reading the newsletter from her investment in ostrich farming, flew to Belgium to try to safeguard her birds

## Investors wait, watch and worry

For investors who can afford to lose the money they put into buying Ostrich Farming Corporation birds, the delay in resolving the winding-up petition by the Department of Trade and Industry is little more than an inconvenience. For those who invested their life's savings after reading of guaranteed returns of 51.6 per cent a year, the wait is unbearable.

Annette Richardson, who lives in Portugal with her husband and their four children, now thoroughly regrets her decision to buy ostriches. The Richardsons paid £15,400 earlier this year to buy a breeder bird and one chick after seeing an advertisement for the company in the pages of *Anglo-Portuguese News*, an English language newspaper.

"We came to Portugal in the hope of a better lifestyle for ourselves and our children," Mrs Richardson writes. "We live, eat and sleep in one main room — we have a small kitchen and equally small bathroom. We invested what little money we had left after the sale of our house in England in the Ostrich Farming Company, believing it to be a very successful and enterprising business, and, as we have a great deal of work to do on our house here, we thought

it an easy way of making money.

"News of the court case has come as a devastating blow... for if the Department of Trade and Industry are successful in their plea, our home and our livelihood are very seriously threatened. Our financial situation is such that we cannot afford to be legally represented or even to join the action group being set up.

"Are you going to be an ostrich and bury your head in the sand...? The choice is yours," said the advertisement. With very little money and a family to raise, a home to run and bills to pay, I could easily become an ostrich! But my family and my home are the only true

investments I have. I may well be ignored, but someone, somewhere will hear my voice — and let this be a lesson to other would-be investors."

Barbara Day, who paid £40,000 to buy seven ostriches, is less perturbed. When rumours of troubles with the company arose, Ms Day flew to Belgium, where the birds are being held, in order to speak to Eddy Nachtergaele, the farmer who is looking after

them in the hours before the Official Receiver stepped in. Ms Day says she picked out her own birds at the farm and made separate arrangements for their upkeep.

"I'm not concerned about the upkeep of my birds and

I've made an arrangement with Eddy in Belgium," she said. "If the DTI wants to get a hand on my birds, they will have to do it through the Belgian courts."

Ms Day says that many investors have not yet been contacted by the DTI. "I know for a fact that there are four people that the DTI has not contacted — two are my sons," she said. "They all have certificates of ownership. There are probably other owners in the field who have not been contacted."

"I am also concerned that the DTI is claiming that Brian Ketchell should not be allowed to be a director of the company because of his activities in the past. If this is the case, why was he allowed to become a director? Is there no safeguard to ensure that this doesn't happen again?"

The question of safeguards also worried Basil Malandrinos, one of the many investors who packed into the High Court on Wednesday to hear the outcome of the winding-up petition. He said: "Why has the DTI allowed the other ostrich investment companies to keep advertising? And where is Eddy getting his finances to look after the birds? We've had no assurance that he is being paid. I find the whole thing thoroughly depressing."

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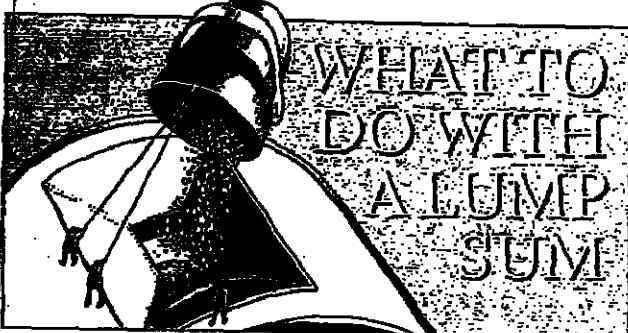
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Four pages of guidance for investors who want to find a good home for their money

# Pick and mix choice in the bewildering world of trusts



THE pleasure of having money can be spoilt by the problems of finding a good home for it. The arrival of a lump sum means the start of a search through the options, bewildering both in their variety and their complexity. Even if you are content to leave the cash in the safety of the building society, it may still be difficult to select the most suitable account — especially when the best rates may be available through the post and not the branch.

To help you to make an informed choice, read our four-page guide to investing a lump sum. We assess the most popular schemes, bonds of every type, building societies, National Savings, investment and unit trusts, personal equity plans (Peps) and gilts.

Venturing beyond the safe haven of the building society into the world of unit and investment trusts is a trip into uncharted waters. To guide you through the bewildering variety on offer, we asked four experts for their views.

The main difference between a lump sum and a staggered investment into an investment or unit trust is the timing. If you are dripping money in slowly every month, you do not need to worry about whether the market is at a peak or trough. But with a lump sum, the value of your investment can plummet immediately if your timing is off. With markets still flirting with record levels, it makes sense to wait for a bad week in the City before buying into a unit trust. With investment trusts, it often makes sense to wait for shares to be discounted.

But timing is less important than choosing the right fund. Here, the same rules apply as with any investment. Investors need to look for a fund manager with a good reputation. They also need to decide whether they want to invest aggressively, perhaps risking money in emerging markets, or whether they want to be more cautious. It usually pays to get advice when looking for the right fund, or balance of funds.

Tax is also a consideration. Higher rate taxpayers, for example, will probably not benefit from an income fund unless the gains are protected from the taxman through a personal equity plan (Pep). But the most important thing for investors to remember is that these are long-term investments and should be held for at least four or five years.

Matthew Orr, partner at Killik & Co, the stockbroker, says clients tend to be looking

for capital growth rather than income. "We have been concentrating on UK smaller company funds and on Invesco English and International. It is quite an aggressive growth orientated fund and is a little more geared than average, so it is not for the cautious investor."

Killik is also keen on certain sectors, such as pharmaceuticals, where it recommends the Finsbury Worldwide Pharmaceutical Trust, launched last year, and multimedia and technology, where Mr Orr likes the Herald Investment Trust. For those who just want one fund, Mr Orr suggests Pictet British Investment Trust, recently launched by the Swiss Bank.

For people who already have investments in the UK and Europe, Mr Orr suggests looking at emerging markets for long-term growth. Templeton's Emerging Markets Fund has one of the most consistent records in a volatile sector.

Ian Millward, investment marketing manager at Chase De Vere Investments, a firm of financial advisers, recommends the Schroder UK Enterprise fund. "This is a proven fund management group and a proven fund manager. The fund is very focused and its research is such that it has done very well," Mr Millward also likes Morgan Grenfell European Growth and Europa funds for people who already have a strong UK portfolio. Both invest across continental Europe. The Europa fund is equivalent to a smaller companies fund.

Chase de Vere also recommends having a small exposure to emerging markets. Here, Mr Millward suggests looking at the Schroder and Mercury funds. "You want a broad base with emerging market funds.



These funds will never be top performers, but for emerging markets you want to reduce the risk, not increase it. So you want a fund that has exposure to a large number of different markets and different countries."

Martin Mullany, of Brooks Macdonald Gayler, the financial adviser, would weight a portfolio towards UK general equity funds but would also have exposure to UK smaller companies, European equity, Japan equity, Far East and emerging markets, international funds and fixed-interest funds.

"As we are fee-based, we would not rush into purchasing all at once to generate income for ourselves but would wait for weakness in the market before making purchases. In uncertain conditions it can easily

take six to 12 months to move from cash to fully invested."

James Higgins, of Chamberlain de Broe, the fee-based financial adviser, usually suggests investment trusts because they are cheaper to get into than unit trusts. He also believes that the structure of investment trusts gives fund managers more autonomy, making the funds less vulnerable to the whims of the average punter.

"Two trusts, Bankers Trust and Law Debenture, have been excellent performers over the past few years," Mr Higgins says the only unit trust that compares is the Prolific Technology trust, which is quite volatile. He also likes the Morgan Grenfell European Equity fund.

KAREN ZAGOR

A personal equity plan allows you to shelter up to £9,000 a year in equities and other investments from income tax and capital gains tax. A couple can invest a total of £18,000 every year, and husband and wife Pep portfolios of £100,000 are not uncommon.

Ian Millward, of Chase de Vere, says: "Very often a single Pep doesn't carry a huge benefit. The benefit comes when you've managed to utilise five or six years of Pep allowances and you've got a substantial sum tucked away from the taxman."

Your main Pep each year can hold up to £6,000, but you can top this up with a further £3,000 in a single-company Pep. Your main Pep fund manager will put your money into the company's unit trusts or investment trusts. These are both collective share ownership vehicles that allow small investors to spread the risk across many different companies. The Pep is not an investment plan in its own right, but a "wrapping" that shelters your investments from tax.

Some Peps will put your money into just one trust, usually a broadly based UK equities fund, while others mix and match a selection of their trusts. If the fund managers do their job well, the growing price of the shares you own will provide capital growth, while the dividends paid can be taken as income.

Many will find the Peps CGT exemption irrelevant, at least in the plan's early years. CGT starts only when your gains have reached £6,300 a year. But there is no downside to owning a Pep as far as income tax is concerned. If you own shares and are not taking full advantage of your £6,000 Pep limit, then you are throwing money away in tax you need not be paying.

Historically, share investment has given a much better return than the bank or building society. But this comes at the price of increased risk, and you should be sure you are prepared to accept the possibility of your investment falling well below its original value. Like all equity based investments, you should aim

## Peps offer shelter from taxman

to hold your Pep for a period of five years or more.

Figures from the Association of Unit Trusts and Investment Funds show that £1,000 placed in the average UK equity income pep on April 1 1986, with gross income reinvested, would have been worth £3,279 ten years later. This compares to £2,299 for the average corporate bond Pep.

Charges: When Richard Branson entered the Pep market with Virgin Direct in March 1995, he sparked a price war that is still going strong. Until then, many Peps had made an entry charge of about 5 per cent, effectively wiping out any tax benefit. Virgin's Peps were launched with no initial charge, which left many of the company's competitors scrambling to catch up.

Some plans still make an initial charge of about 3 per cent, but even this leaves us with the situation where it is cheaper to buy a Pep than to buy units in the underlying unit trusts. Buying a unit trust direct will normally cost 5 per cent up front.

Other fund managers such as M&G, have replaced the entry charge with tapering exit charges, designed to reward loyalty. Quitting the company's managed income, managed growth and corporate bond Peps will cost 4.5 per cent in year one, 4 per cent in year two, 3 per cent in year three, 2 per cent in year four, and 1 per cent in year five. After that, you can leave without penalty.

However, there is no point

finding a Pep with rock bottom charges only to discover its investment performance is not up to scratch.

If you're confident enough to decide for yourself which Pep you want, you could save money by using an execution-only Pep dealing service such as Wolverhampton's Pep-Direct. It makes a £25 flat rate charge for every Pep, or £12.50 for relatives of existing customers.

Corporate bond Peps: These Peps, which invest in the bonds companies issue as a means of borrowing money, are often used by people who need an immediate high income from their savings. But these Peps make little or no attempt to give capital growth, aiming instead simply to return your original investment as a final payout at the end of the bond's life. In the meantime, the bond will give a good income — typically about 7 per cent a year.

The average corporate bond Pep has a term of about eight years and pays a fixed-interest yield that you can take monthly, quarterly or annually. The maximum investment is £6,000 a year, at least half of which must go into EU-based companies.

Tracker Peps: These aim to duplicate the performance of a stock market index such as the FT-SE all-share. They do this either by buying shares in every company represented by their chosen index, or by scientifically sampling just enough companies' shares to mirror the performance of the index as a whole.

Miranda Pound, of Direct Line, which is test-marketing its own tracker Pep, says: "They're essentially a safer way to invest in the stock market because the risk is spread over so many different companies."

Over a period of five years, only about two in ten actively managed funds will out-perform their market index. For anyone in the remaining 80 per cent of funds, a tracker would be a better bet.

PAUL SLADE

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## A golden eye on savings



The name's Bond, but the targets in your sights will influence your choice of product when it comes to choosing an investment

The word has a solid and reassuring ring. This may be why the name bond is chosen for so many entirely different types of investment. For a frank assessment of their relative merits, read our guide.

■ **Corporate bonds:** These bonds are sold by companies, like Glaxo, British Gas and

Grand Metropolitan which want to borrow money from investors, rather than the Government raises money by selling gilts. More private investors are buying them now through corporate bond PEPs. These are attractive to those who require an income from their capital. They provide a high, tax-free return, paid quarterly or half-yearly,

and are relatively low risk.

■ **Escalator bonds:** These bonds, also known as step-up bonds, are offered by banks and building societies. They pay a fixed rate of interest which is guaranteed to rise each year or half-year for the term of the bond, usually three to five years. They are normally sold in limited issues. Among those currently on offer, rates typically rise from about 5.75 per cent in year one to 10 per cent in year five. Interest is paid annually, or monthly at a slightly lower rate. To work out how competitive each bond is, its rates should be averaged over the term.

Returns on the bonds are subject to tax, though non-taxpayers can have the income paid gross. Minimum investment required is typically between £2,000 and £5,000. You can get your money back, usually after a year, but you will have to pay a hefty penalty.

■ **Fixed-rate bonds:** Also sold by banks and building societies, fixed-rate bonds pay guaranteed rates of interest for terms of between six months and five years or until a specified date when your capital is repaid in full. Interest can be monthly or annually - or on maturity. Rates of 6 to 7 per cent gross have been available recently on three-year bonds.

Care should be taken when timing your investment. If interest rates are expected to go down in the near future, you will need to move fast to lock into the higher level of rates, but if interest rates seem likely to rise, it will be better to delay. Minimum investment in fixed-rate bonds starts between £1,000 and £5,000. Higher rates may be available on larger sums. Interest is paid net of basic rate tax, but non-taxpayers can have the interest paid gross. Gross payments can also be made on deposits of £50,000 or more.

■ **Guaranteed bonds:** Guaranteed income and growth bonds are offered by insurance companies. They run for fixed terms of between one and ten years. As their name suggests they provide either a guaranteed income - annual or monthly payments are available - or a guaranteed return at maturity along with the return of your original investment. It is important to note that the returns from these bonds are quoted and paid net of basic rate tax. If you are a taxpayer, returns can be more competitive than those offered by bank and building society fixed-rate or escalating bonds, which are always quoted gross. For non-

## Helen Pridham points out the perks and pitfalls in picking a bond

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taxpayers, though, they may be less attractive because tax cannot be reclaimed.

Guaranteed bonds are actually lump-sum life insurance policies invested in fixed-interest securities such as gilts. Early surrender may be disallowed; if permitted, you may get back less than you invested.

Minimum investment typically starts at about £5,000. Larger sums of £10,000 or £20,000 often attract higher returns. To get the best rates, it is recommended to go through an independent adviser who will know which company is offering the most competitive deal at the time.

■ **Guaranteed stock market bonds:** Sold by banks and building societies, these have become increasingly popular because they offer some of the thrills of equity investment without the spills if the stock market collapses. Issued for terms of three to five years, returns are linked to any rise in the FT-SE 100 index which tracks the share prices of the UK's largest 100 companies.

Making comparisons between bonds is not always easy. Don't just look at how much of the growth in the index you may get, which can range from, say, 60 to 125 per cent. Other points to note include:

□ To what percentage of your investment is index growth applied? Sometimes it is only 90 per cent or 95 per cent rather than the full amount.  
□ Are the returns quoted before or after tax? Insurers normally quote a net growth rate, banks and building societies a gross.  
□ Is there a maximum return? Sometimes a limit is imposed and you won't get the full rise in the index over that amount.  
□ What is the minimum return? If the stock market falls, some bonds merely guarantee to return your original investment, while others promise some return whatever happens. Be particularly careful with guaranteed stock market

bonds which pay an "income" - if the index fails to perform as expected you may get back less than you invested.

□ What happens if you want your money back early? With some bonds, you are locked in for the full term. Even those that will let you surrender early do not guarantee the full amount. Investment usually starts at about £5,000.

■ **Investment bonds:** These are sold by insurance companies. Investors can choose from a range of funds specialising in UK shares, overseas shares, commercial property, fixed-interest securities and cash deposits, though most people opt for "managed" funds which hold a spread of these investments. Tax is paid on the investments within the bonds by the insurance company. Higher rate taxpayers can still make withdrawals of 5 per cent per annum without any immediate liability to tax. Investment normally starts at £1,000.

■ **With-profits bonds:** The combination of security and real growth prospects offered by with-profits bonds has made them popular investments in recent years. Money is invested in a fund which contains a mixture of assets: UK and international equities, fixed-interest securities and property. Returns from these investments are credited to the bond each year in the form of bonuses. A further "terminal" bonus may also be added after five to ten years if returns are good.

Investors who cash in within five years may have to pay a surrender penalty. Most companies will pay out the regular bonuses to provide income though investors are generally advised not to withdraw the full bonus, which includes an element of capital appreciation, otherwise they will not see any growth in their underlying capital investment. Returns are paid net of basic rate tax. Minimum investment in bonds is about £5,000.

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National Savings is home to more than £60 billion of the nation's wealth. Its principal appeal to investors is the cash-on-guarantee on investments in all the schemes.

Rates on National Savings products are fixed according to the Government's need to raise capital to pay off its debts. Rates peak when it needs to attract a great deal of money and fall when there is less pressure to raise cash.

At present, National Savings' returns are not particularly impressive. However, for higher rate taxpayers, some of the tax-free schemes do provide good value.

□ **Premium Bonds** are enjoying renewed popularity, especially among the moneyed classes who increasingly choose Ernie as home for a portion of a larger lump sum, such as a bonus. There are now 65,000 individuals with the maximum £20,000 holding.

Although no interest is paid, 4.75 per cent of the fund is paid out in prizes.

□ **Capital Bonds.** Minimum investment, £100, maximum, £250,000. They are a fixed-rate investment, paying a guaranteed return of 6.65 per cent, if held for the full five-year term. The return is taxable, making it worth 5.32 per cent to a basic rate taxpayer and 3.99 per cent to someone on the higher rate. The interest is added at each anniversary of purchase.

□ **Children's Bonus Bonds.** Minimum, £25, maximum, £1,000. These are another five-year investment, offering a tax-free return of 6.75 per cent a year if held for the full term. Or v for under-16s.

□ **Ensioners Bonds.** Minimum, £500, maximum, £50,000. The current Series 3 issue offers a 7 per cent return paid gross before the deduction of tax. Interest is paid on the nineteenth day of each month. Only for the over-60s.

□ **Income Bonds.** Minimum, £2,000, maximum, £250,000. Investments of between £2,000 and £25,000 will attract a gross interest rate of 6.25 per cent. Investments of between £25,000 and £250,000 pay interest of 6.5 per cent. The notice period is three months.

□ **NS Certificates.** Minimum, £100, maximum, £10,000. The 43rd issue of ordinary certificates pays a tax-free return of 5.35 per cent, if held for the five-year term. This is worth 6.68 per cent to a basic rate taxpayer and 8.91 per cent to a higher rate taxpayer. The ninth issue of index-linked certificates, which offer inflation proofing, pays interest at the rate of 2.50 per cent on top of the retail price index, if held for five years. At the current rate of inflation, this is worth 5.50 per cent.

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THE TIMES SATURDAY MAY 11 1996

Sarah Jones on the advantages of bank and building society accounts

# Firmer foundations for income growth

We can all learn a thing or two from the Pharaohs when it comes to investing a lump sum. They knew that by building their pyramids with a solid base that they could rise to the highest, most delicate apex. With portfolio building, your investment in equities, and at the peak riskier ventures like futures, should be supported by a wide foundation of cash, that is bank and building society deposits.

There are always unforeseen round the corner and unforeseen largely require cash," Mark Bolland, of Chamberlain de Broe, the independent financial adviser, says. "Everybody should have money on deposit. How much depends on their risk profile."

**Postal accounts:** At the very bottom of the pyramid, you need your cash to hand. Postal accounts offer a higher rate of interest than ordinary building society accounts, but give better access than many high interest accounts. With postal accounts, as elsewhere, the more you invest the better the rate of interest. In some cases, the minimum investment is extremely high. With the Direct 50 postal account from the Newcastle Building Society, it is £100,000. In return, you get 6.9 per cent gross per annum (5.52 per cent net for basic rate taxpayers). Interest can be paid monthly, but at a lower rate of 6.65 per cent (5.32 per cent net). Maximum investment is £300,000 and withdrawals are subject to 30 days' notice. Other providers include Birmingham Midshires, Cheltenham & Gloucester, Norwich & Peterborough and Yorkshire.

**Tessas:** Further up the pyramid you may be prepared to tie up your cash, but still do not want to take any risk. Tax-



Ancient Egyptians knew how important it was to build a pyramid on a solid base

exempt special savings accounts are a good option, simply because the returns are free of tax. Investment in first-time Tessas must be staggered. The maximum in the first year is £3,000 and £1,800 in subsequent years up to the £9,000 limit. In contrast, if your first Tessa has matured, you can reinvest the full £9,000 original investment, but not the interest.

In a second generation Tessa, that means most of the attractive rates are reserved for follow-on Tessas. However, there are good rates available for first Tessas as long as you commit the full £9,000 into a feeder account and each year the money is dripped into the Tessa account. The feeder account normally pays the same interest rate as the Tessa itself, so you are getting a good rate on your whole investment, with the proviso that the interest earned on the feeder account is taxable. The Yorkshire pays a fixed rate of 7.30 per cent for a minimum

deposit of £9,000. The feeder account also pays 7.30 per cent (5.84 per cent net for a basic rate taxpayer). Birmingham Midshires has a variable-rate first Tessa, currently 7.25 per cent, for a minimum deposit of £1,000. Both come with a high transfer penalty of 180 days' interest. For follow-on Tessas, Royal Bank of Scotland's fixed escalator account

on its two-year Fixed Rate Bond. On balances of £1,000 to £24,999 it pays 6.8 per cent gross (5.44 per cent net) and 7.25 per cent gross (5.8 per cent net) on balances over £25,000. Norwich & Peterborough's five-year Fixed Interest Bond pays 7.6 per cent gross (6.08 per cent net) on a minimum £5,000 balance. One drawback: there are harsh penalties with fixed rate bonds if you need to withdraw your money before the end of the term.

**Monthly income:** Many investors need monthly income from their lump sum, but they



WHAT TO DO WITH A LUMP SUM

will suffer when it comes to interest rates. The Scarborough's 75 Day account pays 5.80 per cent gross (4.64 per cent net) monthly interest, compared with 6 per cent yearly interest. The Coventry's Postal 50 pays from 5.30 per cent gross (4.23 per cent net) on the £2,000 minimum balance up to 6.4 per cent gross (5.12 per cent net) for balances over £40,000.

**Fixed-rate bonds:** Fixed-rate accounts also give better rates of interest if you are willing to lock your money in for two to five years. In contrast with saving rates generally, the interest rates on these accounts are beginning to improve. The Woolwich has raised the rates

on its two-year Fixed Rate Bond. On balances of £1,000 to £24,999 it pays 6.8 per cent gross (5.44 per cent net) and 7.25 per cent gross (5.8 per cent net) on balances over £25,000. Norwich & Peterborough's five-year Fixed Interest Bond pays 7.6 per cent gross (6.08 per cent net) on a minimum £5,000 balance. One drawback: there are harsh penalties with fixed rate bonds if you need to withdraw your money before the end of the term.

**Monthly income:** Many investors need monthly income from their lump sum, but they

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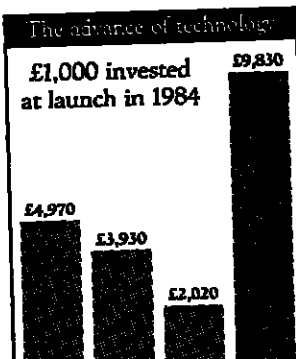
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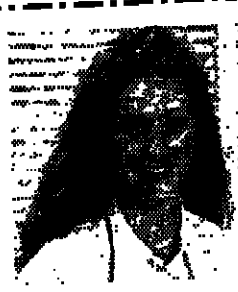
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**PROVISION**  
Financial Planning for the Professional

**Clerical Medical**  
INVESTMENT GROUP



Screens have replaced messengers for the announcement of rate changes, which have a knock-on effect on gilts

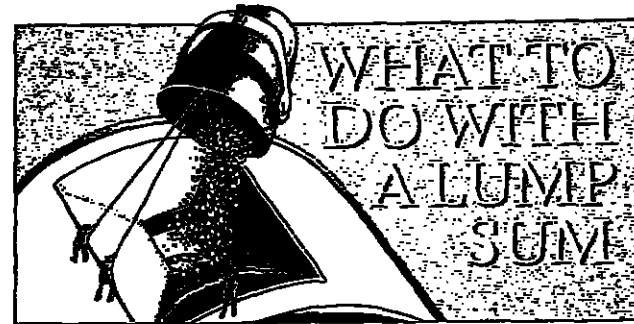
## Safe and sound with gilts

**Paul Slade on securing a fixed rate of interest and a return of capital**

Safety-conscious investors prepared to lock away a lump sum in return for a steady predictable flow of income may find gilts are the answer. In their simplest form, gilts are government-backed securities that pay a fixed rate of interest throughout their life and then return your original capital.

Matthew Morris, chief executive of Rickman Tootz, a Cirencester independent financial adviser, says: "The role of gilts lies in producing an income for investors who are cautious. They are often suitable for non-taxpayers, because it is possible for them to take the income gilts provide in full. If you buy a gilt direct and hold it until redemption, you know what you're going to get back. You've got that security."

Don Smith, a gilts specialist at HSBC Markets, says: "We think the economy is going to develop in a very favourable way as far as the gilt market is concerned. We think that, by



the end of the year, inflation will be even weaker than it is now, that base rates will be even lower than they are now."

Both factors are important because they improve the return gilts can offer compared with what is available elsewhere. Gerard Wherity, director of fixed-interest investment at Abbey Unit Trust Managers, says: "If interest rates rise

between now and the gilt's redemption date, then you'll have been relatively badly off by buying gilts. If interest rates fall, you'll be relatively well off."

You can buy gilts through a stockbroker, bank or other financial adviser. They are also available from National Savings – with a form you can collect at your local Post Office

— or through a gilts and fixed-interest unit trust. In the case of a new issue, advertisements carrying application forms appear in the national press.

National Savings charges 0.7 per cent commission on the first £5,000 of any transaction, and 0.375 per cent on sums above that, which compares with an average stockbroker's minimum charge of £22.60.

Since March 1981, the Government has regularly issued index-linked gilts. These adjust their rates every six months to reflect changes in the retail prices index. For example, 2.5 per cent index-linked Treasury 1998 would pay interest equal to the RPI plus 2.5 per cent.

Mr Morris says: "It doesn't take much of an increase in inflation for index-linked gilts to become a better investment than ordinary gilts. If you're using them as part of your overall portfolio, index-linked gilts are an excellent way of building in some protection against rising inflation."

THE rate of interest paid and the date on which capital is to be repaid are given as part of each gilt's name. A holder with £100 worth of Treasury 8½ per cent 1997 would receive interest of £8.75 a year and have his £100 returned in 1997. The amount of interest paid is known as the coupon, and is paid twice yearly. Other gilts can be redeemed at any time during a specified period, for example, Treasury 8 per cent 2002/06. Gilts currently on the market have redemption dates running up to about 2030.

■ If you buy a gilt at issue direct from

### HOW GILTS WORK

the Bank of England, rather than buying a "second-hand" gilt on the open market, your £100 gives you £100 worth of stock. But even if you paid £125 for £100 of Treasury 8½ per cent 1997, you would still get only £8.75 a year in interest (and still get back only £100 in 1997). Because of this, it is more useful to consider the gilt's yield, which takes account not only of the interest rate promised, but also the price actually

paid. In the example above, the gilt's running yield is 7 per cent (£8.75 expressed as a per cent of £125).

■ Each gilt will quote two yield figures: running and redemption. The running yield looks at the coupon. The redemption yield takes account of both the coupon and the eventual profit or loss if the gilt were held until redemption.

■ There are three types of gilts: shorts, mediums and longs. Shorts have less than five years to redemption, mediums between five and 15 years, and longs more than 15 years.

## Direct Line can help make your savings grow.

	£1,000- £2,499	£2,500- £4,999	£5,000- £9,999	£10,000- £14,999	£15,000- £24,999	£25,000- £49,999
Direct Line Instant Access Account	4.60%	4.60%	5.00%	5.60%	5.80%	6.00%
Woolwich Premier 90 (90 Day Notice)	N/A	N/A	3.50%	4.15%	4.15%	5.00%
Yorkshire Building Society Key 90 Plus	N/A	N/A	N/A	4.20%	4.20%	4.65%
Halifax Solid Gold (90 Day Notice)	3.05%	3.05%	3.35%	4.10%	4.10%	4.60%

All rates are gross\* and correct at 29/4/96

Are your savings growing too slowly? Then you should be saving with Direct Line. Take a look at the table and you'll see that our rates are higher than these building society 90 day accounts. What's more, with Direct Line you don't have to give 90 days notice because we offer instant access. So if you want more money for your money you know who to call.

0181 667 1121

0161 833 1121

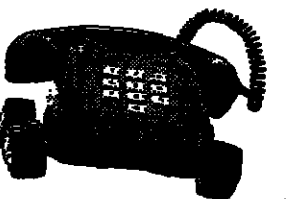
0141 221 1121

LONDON

MANCHESTER

GLASGOW

CALL ANYTIME 8am to 8pm Monday to Friday and 9am to 5pm Saturday. Please quote ref. T115



**DIRECT LINE**  
SAVINGS

## PROFIT FROM MONKS

5 Years 10 Years  
Monks 88% 267%†

### THE MONKS INVESTMENT TRUST PLC

Monks is an investment trust with an international portfolio of investments worth £574<sup>†</sup> million. The ability to diversify worldwide helps spread risk, while allowing assets to be moved to the most attractive areas. It is an approach that has worked.

You pay no dealing charges when you invest through our savings scheme. For full details complete the coupon.

Past performance is not necessarily a guide to future performance, and changes in currency exchange rates may cause the investment to fall or rise. Tax relief on the PEP are those currently applicable and may change. The value of any tax relief depends on personal circumstances.



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Scotland's Largest Independent Investment Managers  
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Please send me details on:  
the Investment Trust Savings Scheme and Monks ☐  
the PEP and Monks ☐.

If you do not wish to receive information on other products or services offered by ourselves and our associated companies please tick the box ☐ Your name is never made available to unconnected organisations.

Mr/Ms/Ms

Address

Postcode

T11 05 96

\*This advertisement has been issued by The Monks Investment Trust PLC and approved by Baillie Gifford Savings Management Ltd, regulated by IMRO. Baillie Gifford Savings Management Ltd are managers of the Baillie Gifford Investment Trust Savings Scheme and the Baillie Gifford PEP. It is wholly owned by Baillie Gifford & Co who are the managers and secretaries of the Monks Investment Trust PLC. †Source: AITC NIS 29 March 1996. Mid price to mid price with net income reinvested, International Capital Growth Sector.

مكنا من الأصل



# Hints on tax in unit trust guide

The Association of Unit Trusts and Investment Funds has published a free guide to unit trusts and tax. What you need to tell the Taxman 1995/96 explains dividends, foreign income, dividends, interest, and the three different types of income which may apply on a unit trust, depending on the type of trust held. The booklet also offers guidance on personal tax planning, including self-assessment. For a copy, write to: The Unit Trust Information Service, 65 Kingsway, London WC2B 6TD.

A guide to the child support scheme has been produced by the Child Poverty Action Group. The Child Support Handbook incorporates the latest changes, including the provisions of the Child Support Act 1995, and advises on all aspects of child support, including how to apply for maintenance, how to withdraw an application, how the formula for calculating payments works, the benefit penalty and how payment is collected and enforced. The guide also covers the new system of discretion in setting maintenance assessments, rules on repaying overpayments and the doubling of the minimum payment. Send a cheque for

£9.95 (£3.30 for benefit claimants) to CPAG Ltd, 1-5 Bath Street, London, EC4V 9PY.

A retirement planning guide, examining the different financial aspects of retirement, has been published by Towry Law, the independent financial planning specialist. How to Make Your Money Work Harder in Retirement explains how inflation and taxation may affect retirement income, and how pension planning and phased retirement should be considered by those approaching retirement. There is also a section on "what to do when you reach retirement". The guide is available free by writing to Towry Law, Baylis House, Stoke Poges Lane, Slough, SL1 3PB or by calling 0800 521196.

Halifax Building Society is reducing its unsecured personal loan rate to its lowest level. The new loan structure includes a 3 per cent discount for customers of six months or more and a further 1 per cent discount for customers with a salary-funded Halifax current account, an existing Halifax mortgage or a personal loan.

LIZANNE ROSE



## SAVERS' BEST BUYS

Account	Notice of term	Deposit	Rate	Interest paid
Portman BS 01202 292444	Instant Access	£100	4.80	Y/y
Alliance & Leicester 0645 845880	Instant Direct	£25,000	5.40	Y/y
First National BS 0800 558844	Demand Deposit	£10,000	5.70	Y/y
Northern BS 0500 505000	Gt Nth Postal	£25,000	6.50	A/y

NOTICE ACCOUNTS & BONDS	Account	Notice of term	Deposit	Rate	Interest paid
Coventry BS 0345 665522	Postal 50	50 day p	£2,000	5.45	Y/y
First National BS 0800 558844	90 day notice	90 day p	£10,000	6.20	Y/y
Chelsea BS 0800 272505	120 Account	120 day	£25,000	6.50	Y/y
Yorkshire BS 0800 378836	Investment Bond	31.5.98	£2,500	7.20	F/y

Account	Notice of term	Deposit	Rate	Interest paid
Sun Banking Corp 01438 744505	5 year	£8,575	7.40	F/y
Yorkshire BS 0800 378836	5 year	£9,000	7.30	F/y
Birmingham Midshires 0645 720721	5 year	£1,000	7.25	Y/y
Principality BS 01222 344188	5 year	£500	7.00	Y/y



## CREDIT CARDS BEST BUYS

CREDIT CARDS	Card type	Interest per month	APR%	Fee per annum
Robert Fleming/S&P 0800 829024	MasterCard/Visa	0.92% C	11.50%	Nil
NorthWest Bank 0800 200400	Access/Visa	0.95% N	12.00% N	Nil
People's Bank Connecticut 0500 551055	MasterCard/Visa	1.13%	14.00%	Nil



## PERSONAL LOANS BEST BUYS

PERSONAL LOANS	APR	Monthly payment on £3,000 for 3yrs with insurance	no insurance
Direct Line 0141 2489066	13.90%	£112.86	£101.33
Yorkshire Bank 0345 181920	14.60%	£117.68	£102.00
Midland 0800 180180	14.90%	£118.82	£102.49

A = All withdrawals subject to 30 days loss of interest, C = no interest-free period, E = Available to comprehensive motor insurance policy holders over 22 years, F = Fixed Rate (all other rates variable), N = Introductory rate for a limited period, P = By Post only

\* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE

PLEASE CHECK RATES BEFORE INVESTING

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01892 500 677)

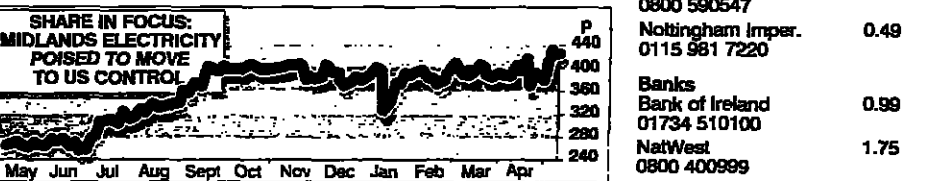
## PIBS

FIXED RATE	Gross coupon	Buying price	Issue price	Minimum purchase amount
Birmingham Midshires 9.375%	98.86	94.73	100.17	1,000
Bradford & Bingley 11.825%	117.88	9.88	100.13	10,000
Bradford & Bingley 13.000%	131.72	9.82	100.20	10,000
Bristol & West 13.375%	136.77	9.79	100.34	1,000
Britannia 13.000%	130.61	9.93	100.42	1,000
Coventry 12.125%	123.39	9.80	100.75	1,000
First National 11.750%	114.41	10.23	100.25	1,000
Halifax 8.750%	95.00	9.50	100.02	50,000
Halifax 12.000%	122.88	9.58	100.29	50,000
Halifax 13.625%	140.31	9.69	100.00	50,000
Leeds & Holbeck 13.375%	138.90	9.72	100.23	1,000
Newcastle 10.750%	112.68	9.51	100.32	1,000
Newcastle 12.625%	131.82	9.55	100.45	1,000
Northern Bank 12.625%	132.65	9.48	100.14	1,000
Skipton 12.875%	132.01	9.77	100.48	1,000

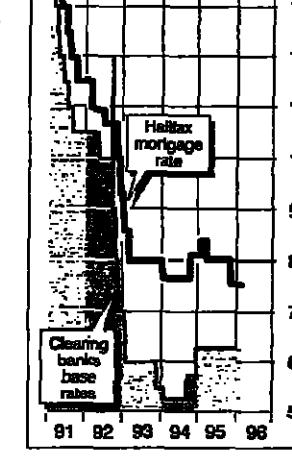
FLOATING RATE	Gross coupon	Buying price	Issue price	Minimum purchase amount
Cheshire (28/09-21/03/98) 8.5750%	103.63	100.00	1,000	1,000
First Natl (20/03-20/09) 8.70825%	100.83	100.00	1,000	1,000

PIBS = Permanent Interest-bearing shares

Source: ABN AMRO Home Govest - 0171 801 0011



## BASE RATES & MORTGAGES



81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96

Chasing base rates

FT-SE 100 PRICE INDEX

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## NATIONAL SAVINGS

Gross rate	At tax rate	Minimum investment	Notice	Contact
Ordinary A/c	1.75	1.00	10-10,000**	0645 845000
Investment A/c	5.00	4.00	20-500**	0645 845000
Income Bond	6.25	5.00	3,752.00-25,000**	0645 845000
First Opt Bond	6.25	5.00	3,751.00-25,000**	0645 845000
43rd Issue Certificate	5.35	100-10,000	8day	0645 845000
Children's Bond	6.75	25-1,000	1mth	0645 845000
Gen Ext Rate	3.51			0645 845000
Capital Bonds	6.85	5.32	100-250,000	0645 845000
8th Index Linked	2.60	100-10,000	8day	0645 845000
Pennine Bond	5.70	5.80	500-50,000, 60day	0645 845000

\* First £70 (£140 of net tax free, net accs for tax to £100) Additional holds up to £20,000 for reinvested proceeds. \*\* Tax free. \* Rates gross and vide guaranteed when held for 5 years. \* 0.3% net bonus for £25,000. \* £100,000 if in addition to S1 and S2 holdings. \* Taxable but not in S1. \* Tax relief apply.

## PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann) Male: Age 60 Age 65 Age 70

Prudential Level	£10,467	£11,495	£12,893
Canada Life Level	£10,130	£11,297	£12,787
MGM Assur Level	£10,189	£11,271	£12,737
Norwich Un Level	£10,261	£11,221	£12,553
Strand Life Level	£10,136	£11,204	£12,584

SINGLE LIFE Female: Age 60 Age 65 Age 70

Norwich Un Level	£9,722	£10,458	£11,548
Prudential Level	£9,710	£10,443	£11,528
MGM Assur Level	£9,458	£10,219	£11,347
Canada Life Level	£9,303	£10,141	£11,369
Royal Life Level	£9,305	£10,138	£11,364

JOINT LIFE, 2/3 WIDOWS Male: Age 60 Age 65 Age 70

Prudential Level	£9,323	£9,895	£10,708
Norwich Un Level	£9,301	£9,867	£10,637
MGM Assur Level	£9,270	£9,870	£10,618
Strand Life Level	£9,266	£9,865	£10,598
Stalwart Level	£9,002	£9,568	£10,378

\* Maximum purchase £100,000. Higher rates for smokers. Source: Annuity Direct (0171 566 8385)

Compiled by: Lizanne Rose

## FIRST-TIME BUYERS

Larger lenders, larger loans and first-time buyers tables supplied by Bly's Guide Ltd. Further information: Bly's Guides, 01753 880482.

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# Moody fails to declare an interest in winning

By MICHAEL HENDERSON

WORCESTER (final day of three):  
Worcestershire drew with the Indians

THE Indians will not take away many happy memories from this match. The weather was cold, Graeme Hick savaged their bowling for 215 and Worcestershire were in no mood to make a game of it. If this is how county sides are going to treat the touring team's fixtures, perhaps the prize-money should be shared among the long-suffering spectators, if any turn up.

Sandeep Patil, the Indians' cricket manager, was unhappy about Tom Moody's decision not to respond to one declaration with another, at least not before Rhodes and Leatherdale had gained some practice in the middle. "We could have carried on batting on the first day," he said, "to give some of our players some practice, but we thought we would make a game of it. I thought they could have declared an hour after lunch on the second day."

Worcestershire's defence, not that it is one, was that their players needed the feel of bat on ball. Surely

the best way to do that is to play a proper game. This is, after all, a first-class fixture, not a net. After Hick's departure on the second afternoon, the game merely drifted to an inevitable and far from satisfactory end.

Patil has more pressing business. The Indians, so familiar with the one-day game, are struggling to readjust to first-class cricket and, for some of them, it is their first experience of English conditions. Srinath, the seam bowler who served Gloucestershire admirably last season, returns to the side today when the touring

team starts a three-day game against his old county in Bristol.

The Indians certainly need him. Their new-ball attack was toothless here, not that the pitch offered any assistance to the bowlers, fast or slow. Only 13 wickets fell in two and a half innings. These are early days and there is plenty of cricket to be played before they leave, but the bowling depends more than they might like on Srinath and Kumble.

Worcestershire ground on for a lead of 127 before Moody decided that his bowlers needed a go. By the time they parted the opening pair, Jadeja

and Rathore had made 146, steady as it goes. Rathore was in sight of a second hundred in the match until Curtis caught him at long leg. To him, rather than Hick, went the man-of-the-match award.

Jadeja batted on to complete a century of his own shortly before Moody, bowling the gentlest of off spin, brought down the curtain on this forgettable game. Moody is an amiable man, and has served Worcestershire well, but if the club committee does not ask him to account for this nonsense, it is failing in its duty.

## Reeve gives all-round reminder to England

By ALAN LEE, CRICKET CORRESPONDENT

HOVE (second day of four):  
Sussex, with five first-innings wickets in hand, are 509 runs behind Warwickshire

NINE years after leaving Sussex to further his considerable ambitions, Dermot Reeve yesterday orchestrated the systematic torture of his former club, scoring an unbeaten 168 and taking two swift, if controversial, wickets with the new ball. This is an embarrassing, uncompetitive game, but the Warwickshire captain, for one, is enjoying it hugely.

Amid all the talk of young all-rounders thrusting their way into contention for England's one-day side, Reeve, the incumbent, has been strangely forgotten. He does not care for such neglect and, on another raw, wintry day on the coast, personally ensured that it cannot continue. At 33, he remains an irrepressible talent.

Overnight, Reeve had jauntily nominated a declaration target of 700. A rare chatter of wickets — four before lunch — and two passing showers obliged him to settle for less, but Warwickshire's 645 for seven was still a record for games between these clubs. Having batted for five hours, Reeve then had a whim for a bowl, too, and an hour into their reply Sussex were marooned at 26 for three.

Men against boys barely does justice to the mismatch. Sussex did not play without spirit, Lenham and Law batting defiantly in the final session, but the cricket here has been an eloquent expression of contrasting expectations. Warwickshire believe they will win every game and they are not often wrong. Much of that healthy arrogance emanates from Reeve.

He completed his century in the first over yesterday. It was only the seventh of a career in which he has seldom batted in the top half of the order and it was the first time since 1949 that three men have made

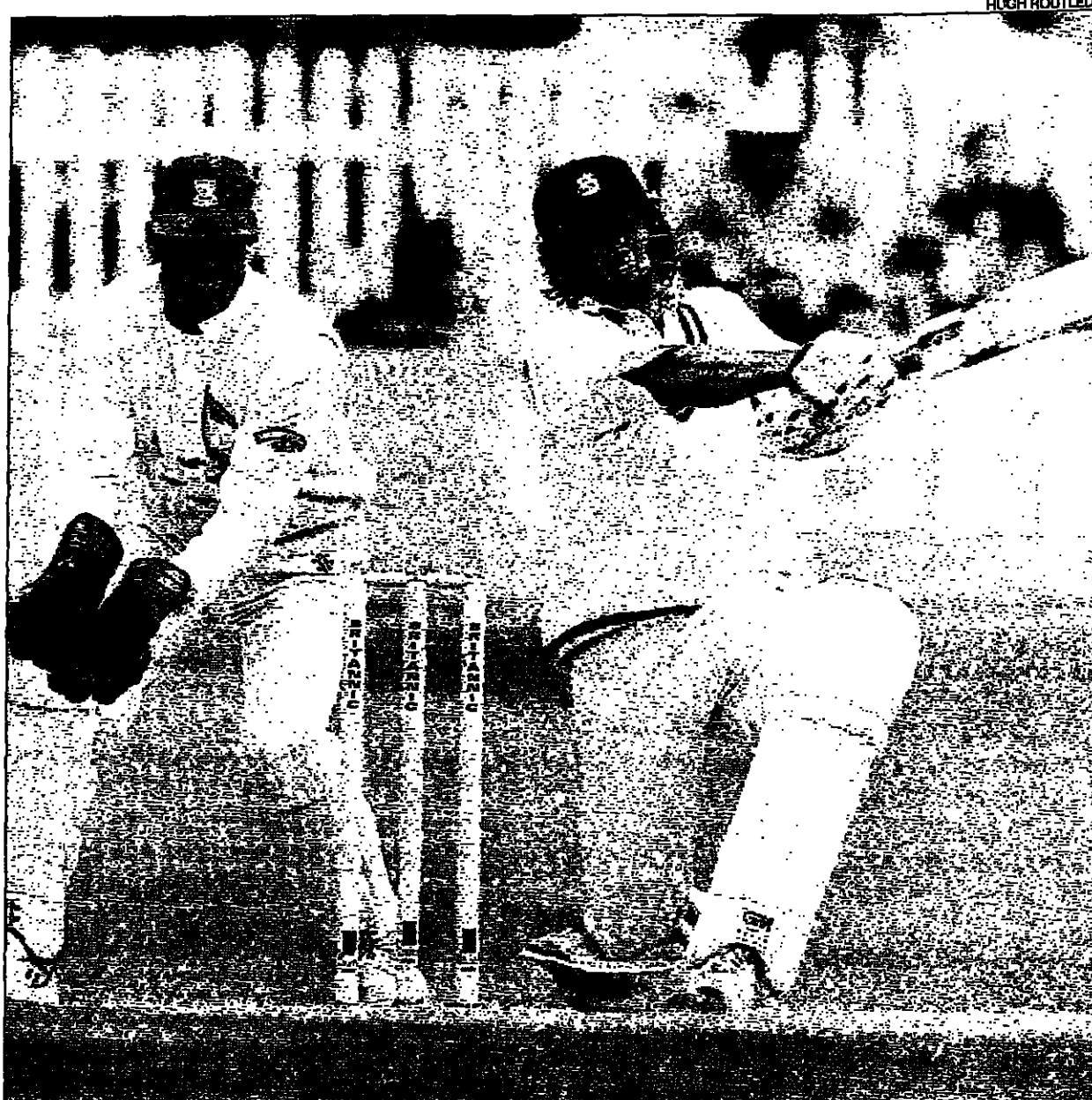
centuries in a Warwickshire innings. Reeve now went diligently in search of more runs: Warwickshire's massive confidence is never betrayed by frivolity when they are in command.

Penney, who had batted four hours for 134, was soon gone, playing on as he went back to force Jarvis, and after a careful introductory innings by Pollock, Law struck twice in an over. Neil Smith was well caught, low down at mid-wicket, but a team with no discernible tail now produced the capable Phipps at No 9 to share a final, unbroken half-century stand with his captain.

In such an ill-balanced situation the most benign pitch can seem transformed after change of innings, and so it was now. Pollock charged down the slope, deceiving with his pace as he did so often against England in the winter. He has a bounce that is upon batsmen before they know it and both Athey and Law were struck on the helmet.

Reeve, whose threat comes more from lack of pace, had already removed Hall, caught at slip off either glove or arm, before Pollock and Speight engaged in a brief but compelling duel. First, Pollock knocked out the middle stump with a fiercely quick yorker that was called no-ball; Speight countered by driving him twice for four before movement off the pitch saw him caught at first slip — inevitably by Reeve — as he aimed to mid-wicket.

A theatrical leg-before appeal by Reeve won a decision against Wells, pushing a long way forward, and when Athey's characteristic vigil, worth six runs in 73 balls, was ended by Welch, Sussex looked in danger of following-on before the close. Lenham and Law, who looks a talent worth promoting, have kept indignity at bay but there is still a mountain to climb today.



Reeve plays the bowling of Giddins during his unbeaten innings of 168 against Sussex at Hove yesterday

## Butcher maintains family business

By PAT GIBSON

THE OVAL (second day of four):  
Surrey have a first-innings lead of 135 runs over Kent

MARK BUTCHER could not quite match his father, Alan, who had made a century for Essex second XI the day before, but he was mature enough to make sure that Surrey did not waste the opportunity of moving into a position of strength.

Of all the Surrey players in contention for England's international squad, Butcher is the least likely to get a call from Raymond Illingworth, yet he succeeded where Stewart Thorpe and Brown had all failed in rather more

demanding circumstances than his father had faced against Sussex in the Bath Hogg Trophy.

Stewart and Thorpe had already thrown away their wickets, as they do disturbingly often for Surrey, when they resumed 137 runs behind with seven wickets in hand, and Brown, whose Benson and Hedges form has provoked a clamour for his inclusion in the England side, soon showed why there are still question marks against his ability to succeed at the highest level.

He should have been out before he had added to his overnight 18 but Fulton put him down at square leg off Thompson. He was lucky to survive in Thompson's next

over when he drove over a ball of full length from Thompson and was bowled.

He had batted almost 4½ hours, hit 112 fours and provided the perfect platform for Lewis to restate his England credentials. He did it in some style, hitting a six and six fours in his 61 off 92 balls before Hooper had him caught at slip.

Julian, who has something similar to prove to the Australia selectors, followed suit with 74 off 100 balls, including two sixes and eight fours, and Surrey were 135 runs ahead by the time Thompson, maintaining his productive start to the season, wrapped up the innings with career-best figures of five for 72.

LEICESTERSHIRE: First Innings  
J E B Guller at New in Pennington 24  
M A Atherton bow b Benson 87  
J P Crawley c Neeson b Milsom 27  
J J Speight c and b Moody 30  
G D Lloyd c Benson b Milsom 66  
M Wadsworth c Simmons b Milsom 1  
W H Hogg c Milsom b Benson 134  
I D Austin bow b Simmons 16  
S Eworthy to Pennington 18  
P J Marshall not out 4  
K Keedy c Habblo b Pennington 4  
Extras (b 2, lb 20, w 4, nb 4) 30  
Total (101.5 overs) 495  
Score at 120 overs: 336-6

FALL OF WICKETS: 1-51, 2-100, 3-191, 4-234, 5-240, 6-213, 7-341, 8-390, 9-486  
BOWLING: Milsom 12-3-42-1; Speight 12-3-94-0; Simmons 12-2-48-1; Pennington 34-5-71-0; Wells 11-2-63-0; Benson 21-4-95-1; Madsen 11-4-21-2

LEICESTERSHIRE: Second Innings  
P N Weekes c Scott b Foster 73  
P J Procter c Campbell b Brown 28  
M J Ramprakash b Foster 29  
M W Guller not out 54  
R A Fox not out 8  
Extras (b 1, lb 2) 3  
Total (112.2 overs) 209  
FALL OF WICKETS: 1-12, 2-22, 3-64, 4-98, 5-98  
BOWLING: Martin 9-3-12-1; Austin 7-2-10-0; Wadsworth 11-7-14-3; Eworthy 6-5-5-1; Keedy 4-3-5-0  
Bonus points: Lancashire 5; Leicestershire 2  
Umpires: H Bird and R A White

Middlesex v Durham  
LORDS (second day of four):  
Middlesex drew with Durham

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Northamptonshire v Glamorgan  
NORTHAMPTONSHIRE: First Innings  
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A Farham c Milsom b Durr 13  
P D Colquhoun bow b Fraser 0  
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### YESTERDAY'S SCOREBOARDS

Teddy's Challenge Series  
Worcestershire v Indians  
WORCESTER (first day of three):  
INDIANS: First Innings 349 for 5 dec (V. Tendulkar 165, M. Azharuddin 58, S. R. Tendulkar 52)  
Second Innings  
A D Jadeja not out 105  
V Rathore c Curtis b Lemoine 72  
S V Mangarkar b Moody 27  
S Ganguly not out 14  
Extras (b 1, lb 7, w 1, nb 10) 25  
Total (2 wickets) 240  
FALL OF WICKETS: 1-148, 2-203  
BOWLING: Sherriff 5-1-21-0; Thompson 14-4-80-1; Leatherdale 12-3-37-0; Lampitt 12-5-30-1; Illingworth 12-3-37-0; Weston 6-0-36-0; Moody 6-2-5-1

FALL OF WICKETS: 1-105, 2-106, 3-110, 4-186, 5-425, 6-432  
BOWLING: Watson 35-4-110-3; Thomas 27-11-50-4; Dale 21-4-68-3; Croft 21-2-68-0; Kendrick 18-6-55-0; Butcher 2-0-16-0

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## Danehill Dancer attempts to redeem reputation

**BY OUR FRENCH RACING CORRESPONDENT**

**DANEHILL DANCER** and Cayman Kai head a strong British challenge for the Dubai Poule d'Essai des Poulains, the French 2,000 Guineas, a mile at Longchamp tomorrow.

The 11-year-old Callaghan-trained Danehill Dancer was nine lengths sixth to Mark Of Esteem in the Pertemps 2,000 Guineas, racing on the unfavoured ground in the centre of the track, but had previously beaten Kahir Almaydan and Tagula by 1½ lengths and 1¼ lengths in the Greenham Stakes. The three reoppose on the same terms.

Cayman Kai, trained by Richard Hannon, looked a serious last-year, when winning the Flying Childers Stakes, but showed that he stays further with a smooth success in the European Free Handicap over seven furlongs last November's Craven meeting.

He has been supplemented for this race, for £13,175, and has the Mark Johnston-trained Gothenberg, three lengths away in fourth in the Free Handicap but the same easy winner of the Tetbury Stakes at the Curragh. The other British raiders are Godolphin's Don Micheletti, since landing Leicester maiden last October.

The home team is led by Ashkanali, trained by Alain de Royer-Dupre. He be-

**Nap: MUTAMANNI**  
(4.45 Lingfield Park)  
**Next best: Lady Carla**  
(4.15 Lingfield Park)

**Heron Island, right, can strengthen Chapple-Hyam's hand by landing the Tripleprint Derby Trial at Lingfield**

This is the fourth successive year that Derby candidates have slipped through the net. It demonstrates that within a theoretically sound mechanism rests a fundamental flaw. In the long term, Epsom ignores this at its peril, but the immediate situation can be rescued by one of the Derby's oldest surviving friends, Robert Sangster's *Heron Island*, who holds the Derby entry, can break the sequence by taking Dovaly's measure.

Hyam, Heron Island has yet to show his true mettle. As a juvenile he displayed encouraging speed for one bred to excel over 12 furlongs. He tackles that trip for the first time here, and a decent pace should see him in his element.

Dovely looked a rugged colt when landing his debut at Newmarket last month. He showed commendable zest to fend off Sacho and Generous, although the former was reported under the weather on his return home. Generous has since won in weaker company at Newcastle but

The key Derby trial will undoubtedly be the Homebush owners Dante Stakes at Yorkville on Wednesday. Ladbrokes has acknowledged the fact by trading in advance of Wednesday's event and Nash House, a stablemate of Heron Island, has been installed favourite at 15/8. The firm then bets: 3-1 Dushyantor, 9-2 Glory O' Dancer, Storm Trooper, 6-1

Shaamit, 8-1 Astor Place, 14-1 and upwards others.

Fillies with classic ambitions are also in action at Lingfield in the Champagne Ruinart Oaks Trial Stakes. The outcome, as with the colts' version, appears to rest between the Chapple-Hyam and Cecil stables in the shape of Meribel and Lady Carla respectively. Were she to prevail, the blue-blooded Meribel would be worth a king's ransom. But Lady Carla, herself from enticing lineage, should prove superior at level weights.

## Northern Bluff to give Jukes first call

3.15 TJH GROUP CHARTWELL STAKES									
(Listed race: fillies and mares: £10,754; 7f) (6 runners)									
301	21	022-035	BRANSTON AVE 9 (C.D.F. 5/5)	(D Alamy) M Janning 7-5-4	...	J Padd	9	10	11
302	001-14	CARRANTHA 9 (J.F. 5/5)	(Lambie Lane) A Hobling 6-4-4	...	T Sprague	9	10	11	12
303	11	10-11-13	CHRISTMAS NINE 8 (J.F. 5/5)	(P Pickford) R Harman 4-3-3	...	M Little	1	2	3
304	0	10-11-13	ICE, REE 44 (J.F. 5/5)	(Simpson) S Lee 5-4-4	...	L Dwyer	1	2	3
305	4	451000	PARADE BADE 225 (C.F. 5/5)	(D Murrey) D Murrey 4-4-3	...	Pat Eddery	1	2	3
306	15	12	MORE THAN YOU KNOW 10 (J.F. 5/5)	(G Valentini) R Harman 3-3-3	...	T O'Brien	1	2	3

BETTING: 2-1 fav. Del 3-1 Canada; 7-2 Bracken Ave; 4-1 Christmas Kiss; 8-1 More Than You Know, 16-1

## POINT-TO-POINT

BY CARL EVANS

## FORM FOCUS

**A GAME** of chess is develop-

**3.45** **TRIPLETPRINT Derby Trial STAKES**  
(Group III: 3-Y-O: £30,820; 1m 3110yds) (6 runners)

481	(4)	5428-15	ADAMANT 23 (g) (Panel Racing) C Britten 6-7	6 Days
482	(6)	1332-10	THE BATTLE OF BRISTOL 23 (g) (Panel Racing) C Britten 6-7	6 Days
483	(1)	5429-11	DOHANE 25 (f) (Panel Racing) C Britten 6-7	6 Days
484	(2)	5430-11	CHALAN 25 (g) (Panel Racing) C Britten 6-7	6 Days
485	(3)	1441-18	OWALY 25 (g) (Panel Racing) C Britten 6-7	6 Days
486	(5)	6611-18	MYSTIC INKIGHT 21 (f, 3y) Lady Doreen's H Chalton 6-7	1 Day

BETTING: 7-4 Horan stable 1-9; 2-1 Mystic Ink; 6-1 Dispersed; 14-1 Adamant; 25-1 Zalamea.

1985: MUMBAH 8-9; 1984: MUMBAH 8-9; 1983: MUMBAH 8-9; 1982: MUMBAH 8-9; 1981: MUMBAH 8-9.

ing in the national men's championships. Jamie Luk

## FORM FOCUS

**ACHAINE** best Manner 10/1 in 5-runner conditions race out of Dorchester (1m 20/1, good on penultimate start). DISMAYED step-back in 2nd place in 5-runner conditions race at Leicester (1m 2/1, good) with 2nd place in 3rd race at Leicester (1m 20/1, good) with 2nd place. DONALD best Sachin 14/1 in 6-runner maiden at Newmarket (1m 20/1, good) in front. **HERON** Island (1m 20/1, good) in front.

**Best** Stay Line 14/1 in 3-runner conditions race at Leicester (1m 20/1, good) in front. **MYSTIC** Knight 14/1 in 3rd place in 5-runner conditions race at Leicester (1m 20/1, good) in front. **ZAFIRUM** Island 24/1 in 3rd place in 5-runner conditions race at Newmarket (1m 40/1, good) in front.

**Selection:** **HERON** Island (map)

## 4.15 CHAMPAGNE RUINART OAKS TRAKS

(Listed race: 3-Y-O fillies: £12,732: 1m 31 (106yds) (5 runners))

501 (3)	43-4	FLAME VALLEY 15 (Cheeky Pat) South W Stale 8-8	1	London	65
502 (2)	1	LADY CARA 200 (15) (Walcott) South H Head 8-8	2	Doncaster	66
503 (4)	3	MURDOCK 224 (4) at Sangster P (Cunty) Home 8-8	3	Reading	68
504 (1)	210-4	WIGGINS' GAT 27 (6) (K-South) B Hills 8-8	4	At Hill	69
505 (5)	0	PROMISSORY 8 (6) (Walcott) C Deltan 8-8	5	8 Days	70

**BETTING:** 6-4 Lady Cara; 11-4 Flame Valley; 3-1 Moody's Cat; 5-1 Manner; 25-1 Promissory

**RESULTS:** ASTERITA 8-4 (map) 1st; HANSON 5-1 2nd; 1st; HANSON 5-1 2nd

heads the field by two, having

### FORM FOCUS

**FLAME VULCAN** 4th of 14 in Duques in maiden race at Saratoga (1st 2nd, good). **LADY CARLA** best of 10 in 12 races. **MISS MARY** 1st in 10 races. **Classic Macomber** 4th in 12 races. Maiden race at Lexington (1st term). Maiden race at Lexington (1st term). **Classic Roman**, maiden race at Haverford (7th 10th).

**8000Y'S CAT** 4th of 4th in 3 races in maiden race at Saratoga (1st 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 133rd, 134th, 135th, 136th, 137th, 138th, 139th, 140th, 141st, 142nd, 143rd, 144th, 145th, 146th, 147th, 148th, 149th, 150th, 151st, 152nd, 153rd, 154th, 155th, 156th, 157th, 158th, 159th, 160th, 161st, 162nd, 163rd, 164th, 165th, 166th, 167th, 168th, 169th, 170th, 171st, 172nd, 173rd, 174th, 175th, 176th, 177th, 178th, 179th, 180th, 181st, 182nd, 183rd, 184th, 185th, 186th, 187th, 188th, 189th, 190th, 191st, 192nd, 193rd, 194th, 195th, 196th, 197th, 198th, 199th, 200th, 201st, 202nd, 203rd, 204th, 205th, 206th, 207th, 208th, 209th, 210th, 211st, 212nd, 213th, 214th, 215th, 216th, 217th, 218th, 219th, 220th, 221st, 222nd, 223rd, 224th, 225th, 226th, 227th, 228th, 229th, 230th, 231st, 232nd, 233rd, 234th, 235th, 236th, 237th, 238th, 239th, 240th, 241st, 242nd, 243rd, 244th, 245th, 246th, 247th, 248th, 249th, 250th, 251st, 252nd, 253rd, 254th, 255th, 256th, 257th, 258th, 259th, 260th, 261st, 262nd, 263rd, 264th, 265th, 266th, 267th, 268th, 269th, 270th, 271st, 272nd, 273rd, 274th, 275th, 276th, 277th, 278th, 279th, 280th, 281st, 282nd, 283rd, 284th, 285th, 286th, 287th, 288th, 289th, 290th, 291st, 292nd, 293rd, 294th, 295th, 296th, 297th, 298th, 299th, 300th, 301st, 302nd, 303rd, 304th, 305th, 306th, 307th, 308th, 309th, 310th, 311st, 312nd, 313th, 314th, 315th, 316th, 317th, 318th, 319th, 320th, 321st, 322nd, 323rd, 324th, 325th, 326th, 327th, 328th, 329th, 330th, 331st, 332nd, 333rd, 334th, 335th, 336th, 337th, 338th, 339th, 340th, 341st, 342nd, 343rd, 344th, 345th, 346th, 347th, 348th, 349th, 350th, 351st, 352nd, 353rd, 354th, 355th, 356th, 357th, 358th, 359th, 360th, 361st, 362nd, 363rd, 364th, 365th, 366th, 367th, 368th, 369th, 370th, 371st, 372nd, 373rd, 374th, 375th, 376th, 377th, 378th, 379th, 380th, 381st, 382nd, 383rd, 384th, 385th, 386th, 387th, 388th, 389th, 390th, 391st, 392nd, 393rd, 394th, 395th, 396th, 397th, 398th, 399th, 400th, 401st, 402nd, 403rd, 404th, 405th, 406th, 407th, 408th, 409th, 410th, 411st, 412nd, 413th, 414th, 415th, 416th, 417th, 418th, 419th, 420th, 421st, 422nd, 423rd, 424th, 425th, 426th, 427th, 428th, 429th, 430th, 431st, 432nd, 433rd, 434th, 435th, 436th, 437th, 438th, 439th, 440th, 441st, 442nd, 443rd, 444th, 445th, 446th, 447th, 448th, 449th, 450th, 451st, 452nd, 453rd, 454th, 455th, 456th, 457th, 458th, 459th, 460th, 461st, 462nd, 463rd, 464th, 465th, 466th, 467th, 468th, 469th, 470th, 471st, 472nd, 473rd, 474th, 475th, 476th, 477th, 478th, 479th, 480th, 481st, 482nd, 483rd, 484th, 485th, 486th, 487th, 488th, 489th, 490th, 491st, 492nd, 493rd, 494th, 495th, 496th, 497th, 498th, 499th, 500th, 501st, 502nd, 503rd, 504th, 505th, 506th, 507th, 508th, 509th, 510th, 511st, 512nd, 513th, 514th, 515th, 516th, 517th, 518th, 519th, 520th, 521st, 522nd, 523rd, 524th, 525th, 526th, 527th, 528th, 529th, 530th, 531st, 532nd, 533rd, 534th, 535th, 536th, 537th, 538th, 539th, 540th, 541st, 542nd, 543rd, 544th, 545th, 546th, 547th, 548th, 549th, 550th, 551st, 552nd, 553rd, 554th, 555th, 556th, 557th, 558th, 559th, 560th, 561st, 562nd, 563rd, 564th, 565th, 566th, 567th, 568th, 569th, 570th, 571st, 572nd, 573rd, 574th, 575th, 576th, 577th, 578th, 579th, 580th, 581st, 582nd, 583rd, 584th, 585th, 586th, 587th, 588th, 589th, 590th, 591st, 592nd, 593rd, 594th, 595th, 596th, 597th, 598th, 599th, 600th, 601st, 602nd, 603rd, 604th, 605th, 606th, 607th, 608th, 609th, 610th, 611st, 612nd, 613th, 614th, 615th, 616th, 617th, 618th, 619th, 620th, 621st, 622nd, 623rd, 624th, 625th, 626th, 627th, 628th, 629th, 630th, 631st, 632nd, 633rd, 634th, 635th, 636th, 637th, 638th, 639th, 640th, 641st, 642nd, 643rd, 644th, 645th, 646th, 647th, 648th, 649th, 650th, 651st, 652nd, 653rd, 654th, 655th, 656th, 657th, 658th, 659th, 660th, 661st, 662nd, 663rd, 664th, 665th, 666th, 667th, 668th, 669th, 670th, 671

which took his season's total

**MONDAY:** Redcar (1:30) *Redcar* (2:15)  
Southwell (4:20), Towton (5:55)  
Windsor (5:45) *Windsor* (6:00)

**TUESDAY:** Cheltenham (1:45) York (2:00)

**WEDNESDAY:** Harford (1:45) *Harford* (2:15)  
Porth (5:10) *Porth* (5:45) York (2:00)

**THURSDAY:** Ayr (5:45) *Ayr* (6:00)  
Falmouth (6:00) *Falmouth* (6:15)  
Forth (1:50) *Forth* (2:15)  
York (2:30)

**FRIDAY:** Newbury (2:05) *Newbury* (2:15)  
Newton Abbot (5:00) *Newton Abbot* (5:15)  
Thorp (2:00)

**SATURDAY:** Bangor (2:10) *Bangor* (2:15)  
Falmouth (2:10) *Falmouth* (2:15)  
Hampton Park (2:10) *Hampton Park* (2:15)  
Loughborough (2:10) *Loughborough* (2:15)  
Newbury (2:00) *Newbury* (2:05)  
Southwell (2:25) *Southwell* (2:30)

**SUNDAY:** Newbury (2:00) *Newbury* (2:15)

**REVER**

**THUNDERER**  
2.25 Still Here. 2.55 Too Hasty. 3.25 Percy Bra-  
waite. 3.55 Sudden Spin. 4.25 General Macarth-  
4.55 Darling Clover.

## 2.25 KIPLINGCOTE SELLING STAKES

1	JOES	ALPHALION HAWK	29 J1 Hains	9-0	P Mac 10-0	
2	00	CHIPALATA	16 T Donnelly	9-0	G Rains	
3	00-0	CHINAMON STICK	39 P Feltgen	9-0	G Feltgen	
4	00-0	CRYSTAL FALLS	30 J 8 Haines	9-0	J Kallala	
5	0	00	CANHOOTS	11 A Newcombe	9-0	J Feltgen
6	000	RASH	Q55S 231 R	Chardson	9-0	M Farley
7	005	POLY MY	50 N 12 M	Ridgman	9-0	K Darton
8	6410	STILL HERE	10 M 6	McHaze-Elis	9-0	Armand Sanders
9	000	TURBO NORTH	11 (V) M	Dods	9-0	D McKee
10	00-0	HOW COULD	241 T	Easby	8-9	M Brim
11	480	KUDOS BLUE	23 J	Bethel	8-9	T Williams
12	00	LEBESAND	90S M	Sly	8-9	A Collins
13	0-04	MY KINO	9 (B) N	Tindler	8-9	K Tanaka

3-1 My Kind, 5-1 Panama Jive, Crystal Fast, 6-1 Polly My Son  
North, 10-1 Alphelon Prince, 12-1 others

## 2.55 HYPAC HANDICAP

(3-Y-O; \$4,057, 7100yd) (16)

1	-000	TOO HASTY 14 (D,F)	T Easterby 9-7	M Broom
2	-00	QHABAR 14 R Backman 9-6		H Broom
3	5-40	KERNOL 14 R Brooman 8-13		J Fortin
4	3522	SILVERDALE KNIGHT 5 (D,F)	K Hogg 8-11	D McKee
5	4-04	MELLORS 21 (BF)	J Toller 8-11	J Wearn
6	-004	KATIE ADMATE 11 J Wilson 8-11		C Rutter
7	-00	SMARTER CHARTER 12 Mrs J Ramsden 8-9		N Fallo
8	2-00	MULLIGH HILL LAD 29 (S)	8 Mckinstry 8-9	G Conter
9	5-40	CANNONHEER 14 R Brooman 8-13		W J O'Connell

11 50-0 NOR'S DEED 31 C Wall 2-0  
12 3213 MISS OFFSET 9 (B D.G.S) M Johnston 7-13  
13 500- THE BARNESLEY BELLE 162 J Eyre 7-13

**3.25 ROTHMANS ROYALS NORTH SOUTH CHALLENGE SERIES** (Harcup: £4,510; 1m 100yd) (1)

1-0-2	PERCY BRAITHWAITE 15 (F)	M Jackson	4-10-0	J Weaver
2-3-1	M TARRANT 7 (D)	M Williams	4-9-8	J Forbair
3-30-	MOUNTGATE 195 (C,F,G)	M Bradley	4-9-7	W J O'Connor

10 6300 KARINSKA 7 (D.F.G) M Chapman 5-8-7 D  
11 20-3 GYACRAK FLYER 21 (D.F.G) G Warren 5-6-  
12 0-00 COUREUR 14 (D.F.G) M Hammond 7-3-6

14 3-52 BOLLIN FRANK 12 (D F) 5 Eastern 4-4-4 M Bards  
15 0-00 SARID 14 (G) 5 Green 3-4-4 N Carle  
16 0-00 ROSEATE LODGE 14 (D F) 5 4 Eastern 16-7-10 N Kemmer  
17 D-0 BALATA DAY 9 5 Silver 5-7-10 T Williams  
4-1 Bollin Frank 5-1 Percy Bradshaw 6-1 Fidge O'Farrell 5-1 General Pl  
Pamela Walker 16-1 Trench 4-10 John Mackay 12-4 Scott

**3.55 DON & RAYMOND GIBBON MEMORIAL**  
HANDICAP (\$3,834 2m 5ydl) (14)  
1 423- FRENCH NY 2021 (D F) 5 4 Western 5-6-6 J Fanning

11 0050 CAN SHE CAN CAN 31 (F,G) 0 0m 4-2-0

**4.25 YORKSHIRE-TYNE TEES TELEVISION**  
**LIMITED STAKES (3-Y-O £3,743; 1m 3l 216yd) (4)**

1	3103	BURNT OFFERING 23 (h) 6 2-2m 7-2c	A. Barker
2	0121	GENERAL MACHINART 33 (f) 11 2-2m 9-0	G. Danks
3	50-1	CLASSIC FLYER 6 (f) 5 2-2m 8-9	A. Hobbins
4	50-3	MADAME STEIN 36 (f) 5 2-2m 8-5	A. Eales

1 20-0 NORDIC BREEZE 4 (B F), 4 Sire, 4 D-F  
2 1-06 DR EDGAR 14 (D.F.G), 1 D-F, 4 Sire  
3 1-00 ROUSSEL 11 (D.F.G), 1 D-F, 4 Sire

[illegible]

**JOCKEYS** 11. Stephen J. Moore, 1970-1971; 1972-1973, 1974-1975, 1976-1977, 1978-1979, 1980-1981, 1982-1983, 1984-1985, 1986-1987, 1988-1989, 1990-1991, 1992-1993, 1994-1995, 1996-1997, 1998-1999, 2000-2001, 2002-2003, 2004-2005, 2006-2007, 2008-2009, 2010-2011, 2012-2013, 2014-2015, 2016-2017, 2018-2019, 2020-2021, 2022-2023, 2024-2025, 2026-2027, 2028-2029, 2030-2031, 2032-2033, 2034-2035, 2036-2037, 2038-2039, 2040-2041, 2042-2043, 2044-2045, 2046-2047, 2048-2049, 2050-2051, 2052-2053, 2054-2055, 2056-2057, 2058-2059, 2060-2061, 2062-2063, 2064-2065, 2066-2067, 2068-2069, 2070-2071, 2072-2073, 2074-2075, 2076-2077, 2078-2079, 2080-2081, 2082-2083, 2084-2085, 2086-2087, 2088-2089, 2090-2091, 2092-2093, 2094-2095, 2096-2097, 2098-2099, 2100-2101, 2102-2103, 2104-2105, 2106-2107, 2108-2109, 2110-2111, 2112-2113, 2114-2115, 2116-2117, 2118-2119, 2120-2121, 2122-2123, 2124-2125, 2126-2127, 2128-2129, 2130-2131, 2132-2133, 2134-2135, 2136-2137, 2138-2139, 2140-2141, 2142-2143, 2144-2145, 2146-2147, 2148-2149, 2150-2151, 2152-2153, 2154-2155, 2156-2157, 2158-2159, 2160-2161, 2162-2163, 2164-2165, 2166-2167, 2168-2169, 2170-2171, 2172-2173, 2174-2175, 2176-2177, 2178-2179, 2180-2181, 2182-2183, 2184-2185, 2186-2187, 2188-2189, 2190-2191, 2192-2193, 2194-2195, 2196-2197, 2198-2199, 2200-2201, 2202-2203, 2204-2205, 2206-2207, 2208-2209, 2210-2211, 2212-2213, 2214-2215, 2216-2217, 2218-2219, 2220-2221, 2222-2223, 2224-2225, 2226-2227, 2228-2229, 2230-2231, 2232-2233, 2234-2235, 2236-2237, 2238-2239, 2240-2241, 2242-2243, 2244-2245, 2246-2247, 2248-2249, 2250-2251, 2252-2253, 2254-2255, 2256-2257, 2258-2259, 2260-2261, 2262-2263, 2264-2265, 2266-2267, 2268-2269, 2270-2271, 2272-2273, 2274-2275, 2276-2277, 2278-2279, 2280-2281, 2282-2283, 2284-2285, 2286-2287, 2288-2289, 2290-2291, 2292-2293, 2294-2295, 2296-2297, 2298-2299, 2300-2301, 2302-2303, 2304-2305, 2306-2307, 2308-2309, 2310-2311, 2312-2313, 2314-2315, 2316-2317, 2318-2319, 2320-2321, 2322-2323, 2324-2325, 2326-2327, 2328-2329, 2330-2331, 2332-2333, 2334-2335, 2336-2337, 2338-2339, 2340-2341, 2342-2343, 2344-2345, 2346-2347, 2348-2349, 2350-2351, 2352-2353, 2354-2355, 2356-2357, 2358-2359, 2360-2361, 2362-2363, 2364-2365, 2366-2367, 2368-2369, 2370-2371, 2372-2373, 2374-2375, 2376-2377, 2378-2379, 2380-2381, 2382-2383, 2384-2385, 2386-2387, 2388-2389, 2390-2391, 2392-2393, 2394-2395, 2396-2397, 2398-2399, 2400-2401, 2402-2403, 2404-2405, 2406-2407, 2408-2409, 2410-2411, 2412-2413, 2414-2415, 2416-2417, 2418-2419, 2420-2421, 2422-2423, 2424-2425, 2426-2427, 2428-2429, 2430-2431, 2432-2433, 2434-2435, 2436-2437, 2438-2439, 2440-2441, 2442-2443, 2444-2445, 2446-2447, 2448-2449, 2450-2451, 2452-2453, 2454-2455, 2456-2457, 2458-2459, 2460-2461, 2462-2463, 2464-2465, 2466-2467, 2468-2469, 2470-2471, 2472-2473, 2474-2475, 2476-2477, 2478-2479, 2480-2481, 2482-2483, 2484-2485, 2486-2487, 2488-2489, 2490-2491, 2492-2493, 2494-2495, 2496-2497, 2498-2499, 2500-2501, 2502-2503, 2504-2505, 2506-2507, 2508-2509, 2510-2511, 2512-2513, 2514-2515, 2516-2517, 2518-2519, 2520-2521, 2522-2523, 2524-2525, 2526-2527, 2528-2529, 2530-2531, 2532-2533, 2534-2535, 2536-2537, 2538-2539, 2540-2541, 2542-2543, 2544-2545, 2546-2547, 2548-2549, 2550-2551, 2552-2553, 2554-2555, 2556-2557, 2558-2559, 2560-2561, 2562-2563, 2564-2565, 2566-2567, 2568-2569, 2570-2571, 2572-2573, 2574-2575, 2576-2577, 2578-2579, 2580-2581, 2582-2583, 2584-2585, 2586-2587, 2588-2589, 2590-2591, 2592-2593, 2594-2595, 2596-2597, 2598-2599, 2600-2601, 2602-2603, 2604-2605, 2606-2607, 2608-2609, 2610-2611, 2612-2613, 2614-2615, 2616-2617, 2618-2619, 2620-2621, 2622-2623, 2624-2625, 2626-2627, 2628-2629, 2630-2631, 2632-2633, 2634-2635, 2636-2637, 2638-2639, 2640-2641, 2642-2643, 2644-2645, 2646-2647, 2648-2649, 2650-2651, 2652-2653, 2654-2655, 2656-2657, 2658-2659, 2660-2661, 2662-2663, 2664-2665, 2666-2667, 2668-2669, 2670-2671, 2672-2673, 2674-2675, 2676-2677, 2678-2679, 2680-2681, 2682-2683, 2684-2685, 2686-2687, 2688-2689, 2690-2691, 2692-2693, 2694-2695, 2696-2697, 2698-2699, 2700-2701, 2702-2703, 2704-2705, 2706-2707, 2708-2709, 2710-2

[illegible]

WORCESTER

APPLIANCES JUVENILE

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Saturday portrait: Robbie Fowler, by Rob Hughes, football correspondent

## Streetwise youth who has final tutorial at Rush's finishing school

SPORTING idolatry, said to start in the cradle in Liverpool, comes no more precocious than this: during March, a photograph of a three-hour-old boy appeared in the Liverpool Football Club match programme. The tot was adorned with a red and white scarf proclaiming "Liverpool, pride of Merseyside". Asleep was Robbie Declan Fell. The child had been named after Robbie Fowler, the phenomenon of the new age at Anfield.

The baby will grow up, but even while Fowler has been scoring goals from all angles, goals that stretch the imagination, there have been those at Liverpool who have asked when, how and if young Fowler will himself grow up. It could be today, for on FA Cup Final morning, Fowler, one month after his 21st birthday, is just one goal from becoming the first player since Peter Osgood, in 1970, to score in every round of the Cup. Fowler, the Artful Dodger of the penalty box, is up against Peter Schmeichel, indisputably the master of the one-against-one, goalkeeper-versus-goalscorer situation. It could well be the pivotal contest of the final. The odds favour Fowler, for, in the FA Carling Premiership this season, he has scored all of Liverpool's goals against Manchester United, beating Schmeichel twice at Old Trafford and twice at Anfield, goals which form part of his tally of 85 in 143 first-team appearances.

Did you ever see a striker so quick, so cocksure, so uninhibited? Did you ever see eyes on a player with such swift delivery from brain to head or to either foot, that can conclude a match in such breathtaking style?

The gift, and a Fowler acknowledges that it is a gift on which he worked obsessively almost before he could reason, has already taken him from Toxteth, that troubled area of Liverpool, to the more sedate Mossley Hill, where he has purchased a five-bedroom house for himself, his mother, two brothers and a sister. In the modern way, his father, also Robbie, does not live with the family, but almost with every sentence the goalscorer speaks of his father "keeping my

head right, kicking my backside when I need it". He has, in that sense, two fathers, for Roy Evans, the manager who has done so much to restore Liverpool values, has many a time had to decide how much of the instinct to liberate in his finisher, how much to coach him towards greater team play, and how much to try to temper the excesses that are part and parcel of the streetwise upbringing of a Toxteth youth.

While Fowler has risen to BMW status, the most apposite words spoken about him came from Evans at the start of the season. "He has fire in his belly," the manager said. "He gets himself into trouble from time to time with his mouthpiece."

That observation came after Fowler's immature prank, when he cut to pieces the shoes of Neil Ruddock, the hard man in the Liverpool defence, on the return flight from a UEFA Cup match in Russia. The awakened Ruddock had warned that Fowler would have to pay: Fowler's cheeky retort brought the inevitable punch on the nose, and where the breathing plaster can now be seen, there was blood after that homecoming.

The so-called Fab Four of Fowler, McManaman, Redknapp and McDiarmid, who represent the youth of this Liverpool side, now believe that they have acquired rapid maturity this season, and that any excesses would be foolish in the extreme, given that the "nice Mr Evans" had shown the Anfield door to Don Hutchison, a player as gifted as any of them but far too ill-disciplined for the club.

So perhaps the last has been heard of Fowler being tempted into drinking sprees. Perhaps one has seen the last silly baring of his backside to a baying audience; and

perhaps, as he insists, he is ready now to settle down and show that playing, and scoring, is not only all that he knows, but a commitment that will brook no distractions.

The skill itself was spotted by Jimmy Aspinall, the Liverpool scout, when Fowler, then a diminutive, sparrow-like figure, rattled in three goals in a match for Liverpool schoolboys. He was 11. "It wasn't just the goals," Aspinall said. "He knew when and where to put the ball away, and run into space. He had such a lovely touch on the ball."

Aspinall immediately approached Fowler's father, and kept on approaching until the young Evertonian felt comfortable enough at the Liverpool School of Excellence to commit himself to an apprenticeship at Anfield.

The rest is public knowledge. Fowler, because of his precocity and because of the way that Ian Rush has so willingly revealed his secrets of how to time runs, how to "drop off deep", how, in short, to replace the senior striker, is now uncannily similar to him. It is not simply that they strike, sometimes with venom, sometimes with a delicate caress of the ball, but that they find the corners of the goal with astonishing severity.

Steve Heighway, now the director of coaching at Liverpool, has observed that, where Rush had principally one method of scoring (yet still could not be stopped), Fowler comes from so many directions, with such unplanned sudden eruption of movement, that not even he can know where the strike will come, let alone the opposition.

There is not a classic Fowler goal, and Mark Bosnich, a goalkeeper who has been his victim, gave a first-hand view when he said: "He often shoots early, he doesn't mind where he shoots from, but he seems to get late before on his shots like a golfer. He usually gets ten out of ten shots on target, and with nine out of ten he hits the corners. If he is doing that deliberately, his accuracy is quite amazing."

It would take more than psychoanalysis, more than the down-to-earth approach of the Liverpool training staff, to assess what is



predetermined, and what simply happens in the intuition of a player to whom scoring is second nature.

Ronnie Moran, a Liverpool man for the greater part of post-war footballing history, first saw Fowler at 14, and noted then that, while skill would always be with him, the questions were all to do with attitude. Would he sustain enthusiasm for a career span? Would the sparrow acquire the physical strength to withstand the demands of 50 matches a season, and the buffeting?

The physical filling out has come. Fowler, 5ft 5in, has those muscled thighs, that low centre of gravity of two of the greatest amassers of goals that the game has known: Ferenc Puskas and Gerd Müller, men who functioned before his time. Müller, trying to answer the unanswerable, once said: "I don't know how I score. Something in my head says, 'Gerd, go this way, Gerd, go that.'"

Over to you, Schmeichel. You may have to guess, before a

Wembley crowd and millions watching on television around the world, how that inner voice dictates. "Robbie go this way, Robbie go that."

However, when Rush, so sporting a mentor, leaves not only the stage but also Anfield to Fowler after this afternoon, he predicts: "I leave it in good hands; Robbie will probably eclipse all that I have achieved at Liverpool."

That, though, will take a decade at least. By the time that Robbie Fell, the child born in March,

becomes aware of why he was christened, will Robbie Fowler still be the idol of his father's eye? In football, there is always another player behind.

At Liverpool, there is a boy called Michael Owen, 16, born in North Wales, like Rush, an Evertonian like Rush and Fowler, but already assigned to Anfield. Owen has broken Rush's schoolboy scoring records, has already scored enchanting hat-tricks for England schoolboys... watch out, Robbie, your time is precious.

## Palace plan romantic final chapter

By RUSSELL KEMPSON

FOOTBALL'S main course has been devoured and quite tasty it was, too. Now for the desert, the Endleigh Insurance League play-offs. Four clubs, in each of the first, second and third divisions, set off tomorrow in search of promotion to a higher sphere. Agony and ecstasy await.

No more romantic a tale can be found than in the first division, in which Crystal Palace have risen from mid-table mediocrity to FA Carling Premiership contenders in only three months. Dave Bassett, manager, take a bow. Palace were heading nowhere, in sixteenth place, when Ron Noades, the chairman, decided that Ray Lewington's best efforts were not sufficient to guide the club back into the Premiership at the first attempt. Enter Bassett, fresh from a two-month break after his departure from Sheffield United.

The transformation is now nearing completion, with Bassett's powers of motivation and inspiration having guided Palace to third place on the back of 12 wins and four draws from 20 matches. Had they not lost 2-1 at Derby County on their penultimate outing, they might not have needed to endure the angst of the play-offs.

Lewington has still played a key role at Selhurst Park, alongside Peter Nicholas, his fellow coach, with Palace preferring a low-key build-up to their semi-final first leg against Charlton Athletic at The Valley tomorrow. "We've had a long, hard season, so we've taken our foot off the pedal a bit this week," Nicholas said. "It's been fun, but we're confident."

Leicester City have also reached the play-offs after losing a manager in mid-season, when Mark McGhee

### PLAY-OFFS

FIRST DIVISION: Semi-finals: Tottenham: First leg: Charlton Athletic v Crystal Palace; Leicester City v Stoke City; Wednesday: Second legs: First: Monday, May 27.

SECOND DIVISION: Semi-finals: Tottenham: First leg: Bradford City v Blackpool; Crewe Alexandra v Notts County; Wednesday: Second legs: First: Sunday, May 28.

THIRD DIVISION: Semi-finals: Tottenham: First leg: Colchester United v Plymouth Argyle; Haverhill United v Carlisle United; Wednesday: Second legs: First: Saturday, May 26.

were beaten 4-3 by Bolton Wanderers, after extra time, on one of Wembley's most dramatic afternoons. Taylor is also aware of Leicester's poor recent record against Stoke City, their semi-final opponents, with Stoke winning 1-0 and 3-2 this season.

In the second division, Blackpool will attempt to make amends for their inexplicable loss of form over the championship run-in, which allowed Oxford United to sneak ahead of them and secure the second automatic promotion slot behind Swindon Town, the champions. They play Bradford City, with the first leg at Valley Parade, and received special dispensation yesterday to use Eric Nixon, the goalkeeper.

Three months is the normal limit for loan players, but with Blackpool having no other fit goalkeepers, the Football League has given the club permission to extend Nixon's

stay from Tranmere Rovers to cover the play-offs.

Crewe Alexandra also suffered a late-season collapse, losing ten of their last 14 matches, and have been hampered by a series of ankle injuries at Gresty Road. Gareth Whalley, Danny Murphy, Wayne Collins and Gary Blissett are doubtful for the visit of Notts County. In the third division, Hereford United field five players with Wembley play-off experience in their tie against Darlington. Colchester United take on Plymouth Argyle in the other semi-final, and there could yet be problems for Torquay United, the bottom club. The management committees of the Vauxhall Conference and Football League are holding meetings on Thursday to clarify the position of Stevenage Borough, the Conference champions, who still feel that they should replace Torquay in the League.

## Schott in the dark when talking about the past

HOW pleasant it is to return from a week away to catch up with news of the old friends of this column. In fact, the fax machine was more or less jammed with Marge Schott stories.



**SIMON BARNES**  
On Saturday

Both the Cincinnati Reds baseball team and the St Bernard, Schott II, has been sounding off again about one of her heroes. Yes, who else but Adolf Hitler?

"Everything you read, when he came in he was good," she told the television station, ESPN. "They built tremendous highways and got all the factories going. He went nuts, he went berserk. I think his own generals tried to kill him, didn't they? Everyone knows he was good at the beginning, but he just went too far."

Thanks, Marge. A trifle over-zealous, is that right?

The officials in sympathy. Alas, it was discovered that these were recycled flowers. A television station had given them to her, and she merely scribbled out a fresh message. She has a happy knack, does Marge.

### Pole apart

Sergey Bubka, the pole vaulter, and one of the greatest athletes in history, went to Rio de Janeiro to compete in a grand prix meeting. He had a spot of trouble going through customs. Officials thought that the long thin object that he was carrying was really rather suspicious looking. I mean, it could contain all kinds of things. So they sawed it in half. Yes, only his fibreglass vaulting pole. However, Bubka managed to win with borrowed equipment. Meanwhile, the embarrassment among Brazilian sporting officials was large to an extreme, especially when you consider that they fancy their chances of hosting the Olympic Games of 2004.

### Mild insult

Insult of the week. Fredi Bobic, footballer, with VfB Stuttgart, playing against Eintracht Frankfurt, told Jürgen Kötter, the referee, that he was "a blind bratwurst". The German FA suspended him for one game, finding him guilty of "a mild case of insulting the referee".

### Getting the bird

On in the latest legal news. A Chicago jury has awarded \$317,000 (about £208,000) to Kimberly Smith, a former member of the cheerleaders of Chicago Bulls basketball team, a group known as the Luvabulls. The basis of her claim is that she did not wish to dance with the Famous Chicken at half-time at a match in January 1991, but the Famous Chicken, a mascot of

sorts, beneath whose skin lurks a man named Ted Giannoulas, grabbed Smith anyway, forced her to dance and, in the course of his exertions, rolled her on the floor. Smith said that, after this incident, she had to give up cheerleading, having been severely hurt on the elbow and the jaw. The Famous Chicken is appealing, as it were, and said the award was "as absurd as it looked".

### Great feet

Programme note of the week: Bill Graves, Arsenal scout, said in the programme for Paul Merson's benefit match this week: "I took one look at Paul's feet and I knew he'd shoot up."

### Hat in the ring

It is time to praise the generosity of spirit of Geoffrey Boycott. Sir G was asked to contribute something to the Brian Johnston memorial sale of cricketing stuff, which takes place at Phillips in Bond Street today and will raise money for the Brian Johnston Memorial Trust for disabled and grass-roots cricket. He bunged in the beloved panama, which is expected to make up to £100.

### Striking out

Insult of the week (part two). We do not really have what it takes when it comes to dishing it out in this country. Consider the recent exchange of views between Romario and Tulio, rivals for the Brazil centre forward position. Tulio dealt out a series of strong criticisms of Romario, but Romario responded: "It would be better if, instead of interesting himself in me, Tulio thought more about his wife. I understand, in fact, that someone is amusing himself with her." Tulio and his wife have appeared on television insisting that all is well. Now Tulio is suing Romario.

## Westwell and Kaye hold key to finalists' twin ambitions

By WALTER GAMMIE

THE players of Clitheroe and Brigg Town will watch the FA Cup final today with unusually keen attention. The grass that Cantona and company command will, in 24 hours, become their stage as they contest the FA Carlsberg Vase final.

Huddled round their television at their hotel in Elstree, Clitheroe, of the North West Counties League, will at least have Simon Westwell, their captain, to advise what lies in store. Westwell, 34, climbed the steps to collect the Vase in 1988 after leading the ill-fated Colne Dynamos to victory over Enley.

"I'll tell them it'll be extremely warm out there," he said. "They'll be no air. You won't be able to breathe. Your legs will be shaking like jelly. Apart from that, you'll be fine."

As he tries to keep those nerves in check leading out his team, Westwell will reflect that half his work has been done. As general manager of a company producing sports

souvenirs, the hats, scarves and flags of the Clitheroe supporters will testify to that.

In their cupboards, the Clitheroe following also have the favours of their neighbours to the west and east, Blackburn Rovers and Burnley. They rub shoulders with greater footballing glories - Accrington Stanley also lie close by - which cannot be said of the supporters of Brigg, which is near Scunthorpe.

They do, however, boast in John Kaye, 56, their assistant manager, one of Scunthorpe United's most famed former players. Sold in 1961 for £45,000 - "that's £1 million in today's reckoning," Robert Butcher, their secretary, said - to West Bromwich Albion, he played in the 1968 FA Cup-winning side at centre half.

Kaye has, for the past six years, helped Ralph Clayton to turn Brigg into a strong presence in the Northern Counties East League. They must make the ticklish decision whether to restore Neil Buckley, the captain, injured in the first leg

of the semi-final against Flinton, at the expense of David Mail, his replacement and brother-in-law, who was, for many years, a stalwart of the Blackburn defence.

Selection doubts over Clive Dunn, Westwell's Wembley team-mate in 1988, and Chris Grimshaw, who are both carrying injuries, resolved, Gary Butcher, the Clitheroe joint manager, who runs a motor-fitting school, will concentrate on his role as the team's driving force in midfield.

Denis Underwood, the other half of the partnership, a former Clitheroe goalkeeper, will then take charge. Arguments are few. The last, when Butcher wanted to come off in extra time of the semi-final against Mangotsford United, he lost. Two minutes later, he scored the goal that took Clitheroe to Wembley.

□ The 22nd Vase final will be preceded by the final of a new venture - the Carlsberg Pub Cup - between Grimethorpe Miners Welfare and Dawlish Town Social Club.

## Croydon need three wins in four days

By SARAH FORDE

THE Women's Premier National League title could be decided today when Croydon and Doncaster Belles meet at Fisher FC. If the Belles avoid defeat, the championship will go north. A win for Croydon will prolong the race and leave the south London team to pursue their quest for the double.

The respective build-ups for this match could scarcely have been more different. A fortnight ago, Croydon won the UK Living Women's FA (WFA) Cup final at the New Den. Last weekend, they won two league matches on consecutive days. Doncaster, by contrast, have not played a match since an unconvincing performance against Wolverhampton on the day that Croydon lifted the cup. Still, they collected the three points, as have every other team in the league, for Wolverhampton finished pointless.

Doncaster have made a habit of winning matches this season despite being unable to dominate the opposition and must still be favourites.

While they need just one point, Croydon need all nine available from their remaining three games.

Yet having to cope with a backlog of matches seems to have acted as a spur to Croydon, the only unbeaten side in the league, although they have paid an injury-price for their crowded fixture list.

Debbie Bampton, the player-manager, is doubtful with a damaged calf and, while Hope Powell, the inspiration behind the WFA Cup triumph, could return to the starting line-up after missing the past two matches, Alex Cottier has work commitments and is unavailable.

Bampton remains confident that her team can pull off the double. "If you'd asked me last week... I would have said no," she said, "but now the spirit in the team is so good that, if we can beat Doncaster, nothing will stop us."

Croydon's remaining games are against Liverpool tomorrow and Arsenal on Tuesday.



Bud Selig, the sport's acting commissioner, said: "There's just no appropriate comment." Schott, as faithful readers of this space will recall, was a few years ago suspended for an entire season for various racial gibes, but she is by no means friendless. Peter Angelos, the owner of the Baltimore Orioles, said: "Oh, she doesn't really know what she's saying. She's a dear old thing, really. She means no harm."

□ Marge Schott was also in trouble recently after complaining bitterly that she felt "cheated" after the cancellation of a game, during which John McSherry, an umpire, collapsed and died; but she sent some flowers to the rest of

هكذا من الأصل



Famous old rivals can find inspiration in classic encounter that held Wembley spellbound

# United's triumph that bore the mark of greatness

**O**f the 44 FA Cup Finals I have seen, none compare with that of 1977, the previous encounter between the finalists today. If we have a match equally memorable, those present will be fortunate. There is every hope for another classic encounter.

The final of 1953, in which Blackpool and Stanley Matthews came from 3-1 behind with 20 minutes to go to beat Bolton Wanderers in a frenzied finish, may have been more dramatic in its climax, yet in 1977, two gifted teams, Liverpool's the epitome of 14 seasons of systematic dominance, United's the more erratic but exciting, gave a magical display that was everything that sport should be. They and their respective managers, Bob Paisley and Ramsey Doherty, gave something to the history of the game that day.



David Miller recalls the cast and the drama of the finest FA Cup Final he has seen

There were gestures of magnanimity — from Docherty, characteristically two-edged. "They are the best side in the country," he said of Liverpool. Then, with a twitch of that scarred face: "And we are the best to watch."

When it was all over, United having won 2-1 to deny Liverpool the Double — and the second leg of a possible Treble of League, FA Cup and European Cup — young Arthur Albiston offered his winners' medal to Stewart Houston. Injury had denied Houston, a Scotland international, his place at left back. Albiston, his deputy, was regarded as a potential weakness against the rampaging Jimmy Case. In the event, Albiston was one of

sible. It was: Clemence — Neal, Smith, Hughes, Jones — Case, McDermott, Kennedy, Heighway — Johnson, Keegan.

Docherty, apart from losing Houston, selected his regulars: Stepany — Nicholl, Brian Greenhoff, Buchan, Albiston — Coppell, Macari, Mellroy, Hill — Pearson, Jimmy Greenhoff. Could Coppell and Hill unhinge Neal and Joey Jones? Would United find the patience to match Liverpool's?

It seemed not, initially. United endured the shakiest of opening ten minutes and continued to be tactically outplayed by Liverpool's crisp possession game until half-time. Liverpool looked the complete team — yet they could not score. Brian Greenhoff and the dapper Buchan shut out Johnson and Keegan. When Stepany, the United goalkeeper, stuck out a foot to deny Kennedy's downward header from only five yards shortly before half-time, it proved a turning point.



FA CUP

Roy Evans and Alex Ferguson could do worse today than remind the present teams of the example set by their predecessors. The present teams are, if anything, even more individually gifted. Barnes, Redknapp, McManaman, Collymore and Fowler bear favourable comparison with McDermott, Kennedy, Case and Keegan; as do Irwin, Scholes, Giggs and Cantona with Buchan, Coppell, Macari, Pearson and Hill.

There are few as stupid as the professed intelligentsia when choosing to pontificate about sport, for which they have neither sentiment nor knowledge. John Mortimer, lawyer and playwright, stated before the 1977 final: "Sport brings out the very worst in people. I have sympathy for football hooligans because the game is so dull."

The match revealed Mortimer to be no Rumpole of the turf. An hour and a half of tactical invention and sustained action and uncertainty, right to the last moment when Keegan unavailingly drove a shot against the angle of United's post and crossbar, was sporting perfection devoid of malice on either pitch or terrace. Neither trainer was needed for 58 minutes. The FA Year Book recorded: "It was the cleanest, fastest, most enjoyable Cup Final for many years." The spectators were as exemplary as the teams.

heroes of the afternoon. Houston warmly told Albiston that he should keep his medal.

Houston, Keegan, Macari, Neal, Coppell... the makers and shakers of the game today. How long ago now seems the zenith of their playing days. Almost a generation, at the conclusion of those climactic few days, winning two of these three objectives, including the European Cup against Borussia Mönchengladbach. Keegan was about to sign for £500,000 with SV Hamburg, where his career would take a definitive turn before becoming England captain under Ron Greenwood.

Paisley had been brave. He had resisted pressure to include David Fairclough, Liverpool's spectacular match-winning substitute in many matches, preferring to rely on David Johnson, the England centre forward. "There is no room for sentiment," Paisley said. "The aim is to keep the team as normal as pos-

sible." It was: Clemence — Neal, Smith, Hughes, Jones — Case, McDermott, Kennedy, Heighway — Johnson, Keegan.

Docherty, apart from losing Houston, selected his regulars: Stepany — Nicholl, Brian Greenhoff, Buchan, Albiston — Coppell, Macari, Mellroy, Hill — Pearson, Jimmy Greenhoff. Could Coppell and Hill unhinge Neal and Joey Jones? Would United find the patience to match Liverpool's?

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The three goals came within five minutes early in the second half. Pearson, taking a pass flicked over Hughes by Jimmy Greenhoff, deftly beat Clemence from 15 yards. Liverpool's response was instant and brilliant. Case, seemingly cut off from goal by two defenders and facing the wrong way, swivelled to hit a rising half-volley past Stepany.

Almost as swiftly, United were again in front. Smith lost possession to Jimmy Greenhoff. The ball ran loose. Macari's shot was going wide, but struck Greenhoff and was deflected into the net. It was a tame goal on which to win such a glorious final.

Today we will see whether Cantona can once more illuminate that definition of his compatriot, Jean Giraudoux, a novelist-playwright more in tune than Mortimer — "the ball is that thing which most easily escapes from the laws of life... with effects that are sublime". Or if Fowler can put his seal on an exceptional season. Either way, it should be special.



Pearson, with Jones, the Liverpool defender, looking on, puts United ahead and on the way to eventual victory in the momentous 1977 final

## Resolute May craves final role call

By PETER BALL

**T**HIS has clearly been a good year for Alex Ferguson's judgment. His decision last summer to put his trust in his young lions in the face of widespread doubts has been fully justified — and widely recognised as such.

However, in the past couple of months, his equally contentious decision to pay £1 million for David May — the summer before — has begun to look inspired.

So much so, that May gives Ferguson his hardest decision of all this morning when he decides whether to stick with the young Manchester-born defender or to recall Steve Bruce, his battle-hardened captain, for the formidable task of subduing Fowler and Collymore.

Unlike the Nevilles, Beckham, Butt and Scholes, whose path to the top has been a smooth progress, May's rise has been harder. And it is only in the past few weeks that he has begun to feel part of the United team.

Being a member of the team when they won the FA Carling

Premiership title, last Sunday, helped, though, and so did scoring the first goal at Middlesbrough, but today will either confirm his growing feeling of belonging or undermine it again.

"I was at the final last year, but I didn't feel part of it," he said this week. "I was there to take a back seat and see what it's all about."

"This year, because I've played in the past ten games, I feel part of it now. If I hadn't played last Sunday, I wouldn't have felt part of the winning team, even though I'd played in the previous nine; but to play and to score the first goal was special, because, even if you win 5-0, the first goal sets everything up, so it was absolutely brilliant."

"Now, if I play in the Cup Final, I'll feel I'm an established United player. I'll feel I've arrived then, and feel I've done something for the fans, so that they'll say 'Well, he helped us do this', whereas last year it was 'I helped them lose games' type of thing, even though I didn't mean to."

As that suggests, he had a difficult start to his Old

Trafford career, not helped by playing some of his early games at full back, where he looked ill at ease.

"I'm not being big-headed," he said, "but I don't think I've had a bad game at centre half for United. It was when I played right back that I've not really played well."

Unfortunately for May, two of those games, against Barcelona and Gothenburg, were widely publicised, but he has a stubborn streak as he showed when he named his



May: took his chance

team in the United players' fantasy league: Manchester City — revealing his boyhood allegiance. With the support of his manager, he has battled through his difficulties, though.

"There have been a lot of doubters, a lot of people slaughtered me, but I've never doubted my ability," he said. "I suppose a lot of people were doubting the manager all last season about whether he's made the right decision in signing me, but he's stuck by me, and I've stuck by whatever he's said."

Understudying Steve Bruce and waiting for age to begin to take its toll on the indestructible United captain was a thankless enough job, although it had its compensations.

"It was the same at Blackburn, where Kevin Moran just went on for ever," he said. "I compare the two of them, but I've learnt a lot from both of them too."

This season, Bruce has begun to show signs that he is not the bionic man of legend, but even when he was injured for a time, May had to watch

as the young generation behind him came into the equation. Gary Neville for a time taking one of the central defensive berths.

"When Gary was playing centre half, I did have a word with the manager just to see what was happening," May said, "but he said 'Don't worry, you'll get your chance', and I've been patient, he's given me my chance and, hopefully, I've taken it."

There seems little doubt about that. Some feel that Gary Neville is potentially the best central defender on United's books, but Ferguson always wanted height in that position. May is no giant, but he is tall enough and strong enough to hold his own.

He has a turn of pace, too, which should gain him the job of containing Fowler and Collymore this afternoon. If so, he will hope to do better than on his previous meeting. "I've played against Fowler once," he said. "Conceded two; so that's something to work on."

Given May's determination, Fowler may find it more difficult this time.

### COMPREHENSIVE GUIDE TO THE WEEKEND FIXTURES

<b>Today</b> <b>FOOTBALL</b> Kick-off 3.0 unless stated FA Cup Final Liverpool v Manchester United (at Wembley)  ESSEX SENIOR LEAGUE: Premier division: Braintree v Saffron Walden. COMBINED COUNTIES LEAGUE: Premier division: Crawley v Hartley Wintney. Eton Wick v Nettleham; Peppard v Villing Sports; Reading v Ashford; Sandhurst v Chipstead. MINERVA SOUTH MIDLANDS LEAGUE: Premier division: Toddington v Biggleswade. ENDSLEIGH MIDLAND COMBINATION: Premier division: Colshill v Massey Rangers; Highgate v Chelvey; King's Heath v West Midland Fire Service; Otton Royals v Handsworth Timbers; Mer R.A. v Coventry Sphinx; Shirley v Walsingham; Southern v Sudley B.K.L.; Upton v Avedchurch Villa.  CRICKET Tatley challenge series 11.0, first day of three BRISTOL: Gloucestershire v Indians 11.0, third day of four 104 overs minimum SOUTHAMPTON: Hampshire v Essex OLD TRAFFORD: Lancashire v Leicestershire  LORD'S: Middlesex v Durham NORTHAMPTON: Northamptonshire v Glamorgan TAUNTON: Somerset v Wiltshire THE OVAL: Surrey v Kent HOVE: Sussex v Warwickshire SHEFFIELD: Yorkshire v Derbyshire University match (one day) 11.0, 50 overs THE PARKS: Oxford v Cambridge  RUGBY UNION Under-21 international Italy v England (at Peace, 4.0) Middlesex Services Finals (at Twickenham; start 11.20, final 8.30) Heineken League First division Llanelli v Newport (2.30) Toscy v Neath (1.0) THIRD DIVISION: Cardiff first v Blackwood	<b>Tennis</b> Cup final Warcopps v Haysack (at Murrayfield, 3.0) TENNIS SHIELD: Final: Cume v String County (at Murrayfield, 12.45) TENNIS BOWL: Final: Edinburgh Roads v Seaham (at Murrayfield, 11.0)  RUGBY LEAGUE NATIONAL CONFERENCE LEAGUE: Premier division: West Hull v Wigan St. Patrick's (2.30); Walston v Melton (11.0); Dudley Hill v Egham (11.0)  OTHER SPORT CYCLING: Women's national 10-mile championship (Heavenstam, Cambridgeshire). National international series (first round, 5.0). Horse racing: Windsor Horse Show (Home Park, Windsor). GOLF: Scottish PGA championship (Garmouth); Amateur international match (England v France (Sunningdale)).  SPEEDWAY (7.30) Premier League: Bradford v Belle Vue; Coventry v Swindon; Cadeby Heath and Stoke v Scottish Monarchs (at Stoke); Eastbourne v Reading. TENNIS: LTA spring stakes tournament (Lee-on-Solent).  Tomorrow CRICKET Tatley challenge series 11.0, second day of three BRISTOL: Gloucestershire v Indians AXA EQUITY & LAW LEAGUE 2.0 unless stated, 40 overs SOUTHAMPTON: Hampshire v Essex OLD TRAFFORD: Lancashire v Leicestershire LORD'S: Middlesex v Durham NORTHAMPTON: Northamptonshire v Glamorgan (1.0) TAUNTON: Somerset v Wiltshire (1.0) Nottinghamshire  THE OVAL: Surrey v Kent HOVE: Sussex v Warwickshire (1.0) SHEFFIELD: Yorkshire v Derbyshire  FOOTBALL Kick-off 3.0 unless stated * denotes replay Endsleigh Insurance League Play-offs, semi-finals, first legs First division * Charlton v Crystal Palace * Luton v Stoke  Second division * Bradford v Blackpool * Crawley v Notts County  Third division Colchester v Plymouth * Hereford v Darlington  Bell's Scottish League Play-off, first leg Perth v Dundee Utd.	FA Carlsberg Vase final Brigg Town v Clitheroe (at Wembley)  LEAGUE OF WALES CUP: Final: Ebbw Vale v Connah's Quay (at Caerswg) FA HARP LAGER CUP: Final replay: St. James's Athlete v Shelbourne (at Dalymount Park, Dublin). FA WOMEN'S PREMIER LEAGUE: National league: Liverpool F.C. Ladies v Crofton  RUGBY LEAGUE Kick-off 3.0 unless stated Stones Super League Castleford v Workington (6.30) St. Helens v London (6.0) Warrington v Sheffield  First division Downhury v Whitehaven Hull v Salford (3.15) Kighley v Featherstone (3.30) Widnes v Rochdale (3.30) Widnes v Huddersfield  Second division Bramley v Swinton (5.0) Carlisle v Princes Doncaster v Hull K.R. Leigh v York South Wales v Chorley (at Talbot Athletic Gnd, 6.0)  OTHER SPORT EQUINE: Tour of the Marshes (Kent) EQUESTRIANISM: Windsor Horse Show (Home Park, Windsor). MOTORCYCLING: British superbike championship (Snetterton). GOLF: Scottish PGA championship (Garmouth); Amateur international match (England v France (Sunningdale)). SPEEDWAY: Premier League: Scottish Monarchs v Middlesbrough (at Glasgow, 6.30). TENNIS: LTA spring stakes tournament (Lee-on-Solent).
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13/8 LIVERPOOL	15/8 DRAW
Wembley, Kick-off 3.00pm, Live on BBC TV.	
FIRST GOALSCORER	
4/1 CANTONA	20/1 KEANE
9/2 FOWLER	25/1 BARNES
12/1 GIGGS	40/1 BRUCE
16/1 REDKNAPP	40/1 WRIGHT

Own goals do not count. Other players on request.

CORRECT SCORE	
7/1 LIVERPOOL 1-0	14/1 DRAW 2-2
20/1 LIVERPOOL 3-1	11/1 MAN. UTD 2-0
11/2 DRAW 1-1	9/1 MAN. UTD 2-1

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SATURDAY MAY 11 1996

Liverpool declare their hand before meeting Manchester United at Wembley

## Clash of the giants opens new era

By ROB HUGHES  
FOOTBALL CORRESPONDENT

THERE are 39 steps from Wembley's turf to the Royal Box, this is the 39th week of the football season and £39 million would not buy you either the Manchester United or Liverpool teams, faced as they are by youth, which compete in the FA Cup Final this afternoon.

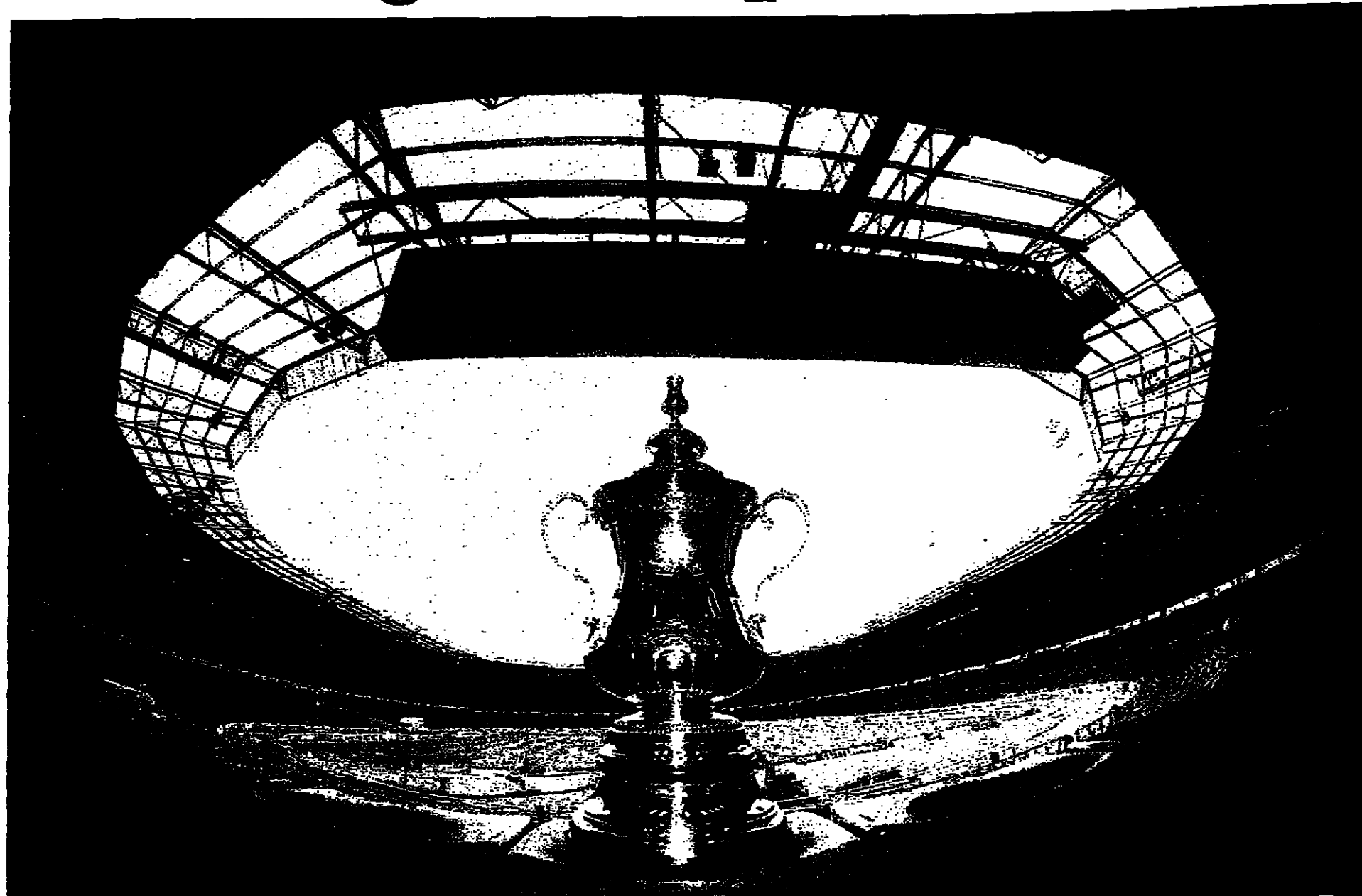
While this has been very properly greeted as potentially a classic final, the scale of the wealth and the way that it is being channelled towards the few in football is likely to mean that we are entering an era when this becomes the norm, when the sheer buying power at Anfield, Old Trafford and St James' Park drives such a wedge between them and the also-rans that the day of the Wembley underdog is becoming too distant to contemplate — but let that take nothing away from what is in store. The two North West giants of the game have such genuine quality and such a fierce rivalry that today ought to be something to cherish and remember.

Liverpool have already declared their team and their hand. Phil Babb has been

Fowler portrait ..... 46  
Palace plan ..... 46  
Vase ambitions ..... 46

preferred in their system of three central defenders to Neil Ruddock: smoothness preferred to ruggedness. The only other position on which Roy Evans, the manager, had to dwell was in midfield, where he has selected Jamie Redknapp ahead of Michael Thomas. This will be felt harshly in the Thomas household and perhaps will finally convince him to take his offer to move abroad with Bayern Munich. He has a point. His own tenacious form has considerably helped Liverpool of late, while Redknapp has not quite rediscovered the driving force he had before he was injured on England duty last December. Nevertheless, there is a feeling that Redknapp can turn a match — one of many who can in this final — particularly where the opposition allow a measure of free space. Manchester United are that kind of opponent.

United's own team, which incidentally has won the right to wear red (so there should be no grey areas), may well be the 11 who finished the FA Carling Premiership season last Sunday. This would mean that David May, who has fought so long for inclusion, retains his position in central defence and Steve Bruce, such an enthusiastic but now ageing club captain, is omitted. The armband would thus pass to Eric Cantona. Retaining the championship side would also



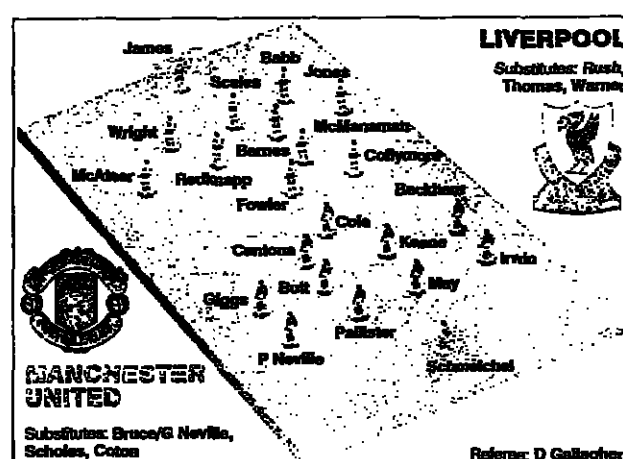
Wembley and the FA Cup itself await the protagonists for today's potentially epic final between Liverpool and Manchester United. Photograph: Marc Aspland

mean the younger of the Neville brothers, Philip, gaining precedence over Gary. The third area that the Manchester United manager, Alex Ferguson, is keeping under wraps is whether he starts the final with his £7 million acquisition, Andy Cole, or remains true to his statement that "the player you produce is better than the one you buy" — in this case, the local lad, Paul Scholes. Ferguson's comments in the week, praising Scholes's ability to come off the substitutes' bench and immediately lock into the rhythm and flow of the game, would indicate that Cole, lucky fellow, will be given another chance not to fail United.

It is, to some extent, psychology — indeed, given the ages involved, ideology. Ferguson alone knows what is intended, but, with so many matchwinners in so many areas of the field, the pressure points are on individuals. Liverpool might be vulnerable, if anywhere, on the right of their defence, where Ryan Giggs, flying again, could

surely expose the space behind Jason McAteer. Conversely, with Gary Pallister still not 100 per cent after his sciatica problems, central defence for Manchester could be tentative — and who would not be against the impish Robbie Fowler, the juggernaut Stan Collymore and the hypnotic dribbling skills of Steve McManaman. The trio have scored 14 goals between them in six FA Cup games.

If anyone can stop them, it is that colossal goalkeeper, Peter Schmeichel. A fascinating observer, Professor Hans Eysenck, the pre-eminent psychologist in the country, allowed himself to be "outed" as a Manchester United fanatic last month. Posting in a club replica shirt, obviously proud to be associated, he picked out Schmeichel for his "enormous psychological influence" on the team. Fair enough: Schmeichel's shouting and ranting certainly moves bodies ahead of him and his 21 clean sheets in 44 games speak for itself. It does not daunt David



James, the Liverpool goalkeeper, who, at 6ft 5in and 16st, feels that he can be pretty imposing himself. He too can play the statistics game: 26 unbeaten performances from 51 games this season belie the reputation, on past seasons, of James's lapses in concentration.

Down in the dressing-room, beneath the Wembley tunnel, the managers will make their final persuasions. Once Manchester United slip out of

their Cecil Gee navy suits, Ferguson may sit them down and repeat his message of the championship run-in: "Trust your ability. Trust yourself. Trust the fact that you are in a dressing room with the best players in the League."

Across the corridor, by now out of their cream Armani creations, Liverpool's team will surely hear something close to what Evans told them early in the season: "We've got to go to the end of this season

with the same passion and commitment as Manchester United — otherwise there is nothing in it for you." Hopefully, the worst excesses between the supporters of the two protagonists will be muted. It should not take a professor to analyse the basic, almost primal relationship between 11 men who chase and kick a ball and the multitude who throng to them. Nevertheless, I think Eysenck is happy to tell us that "football is a positive force in people's lives. When you are a football fan, you have a great passion for something. That is a very positive and beneficial emotion".

And positive and beneficial should be the experience for the players. Let us hope it is not transient, as it was for Mark Robins, the young man whose extra-time winner in the 1990 FA Cup Final bought the time for Ferguson to rebuild United. Robins's only hope of climbing the 39 steps this season is if Leicester City reach Wembley in the Endleigh Insurance League first division play-offs.

FA  
CUPWEMBLEY  
WINNERS

ROB HUGHES  
Leading the line for  
The Times, Rob  
Hughes brings his  
experience at 25 Cup  
Finals to bear on this  
year's showpiece



MICHAEL HENDERSON  
Who will be the key  
men? Cantona?  
Giggs? Fowler?  
Collymore? Michael  
Henderson will mark  
them all



BEN WHITE  
Joining the team for  
the day is Ben White,  
12, a winner in the  
Young Reporters  
Competition, run by  
our 1015 magazine

## PATHS TO FINAL

**LIVERPOOL**  
Rd 3: Liverpool 7 (Fowler, Collymore 3, eg, Rush, McAteer) Rochdale 0  
Rd 4: Shrewsbury 0 Liverpool 4 (Collymore, eg, Fowler, McAteer)  
Rd 5: Liverpool 2 (Fowler, Collymore) Charlton 1  
Rd 6: Leeds 0 Liverpool 0  
Rd 6 replay: Liverpool 3 (McManaman 2, Fowler) Leeds 0  
Semi-final: Liverpool 3 (Fowler 2, McAteer) Aston Villa 0

**MANCHESTER UNITED**  
Rd 3: Man Utd 2 (Butt, Cantona) Sunderland 2  
Rd 3 replay: Sunderland 1 Man Utd 2 (Scholes, Cole)  
Rd 4: Reading 0 Man Utd 3 (Giggs, Butler, Cantona)  
Rd 5: Man Utd 2 (Cantona pen, Sharpe) Man City 1  
Rd 6: Man Utd 2 (Cantona, Sharpe) Southampton 0  
Semi-final: Man Utd 2 (Cole, Beckham) Chelsea 1

## Cantona agreeable to lengthy stay

By PETER BALL

MANCHESTER United's FA Cup Final preparations will receive a timely boost at lunch-time today, when Eric Cantona gives his first television interview. "I have two years left on my contract but I could stay with United longer than that," Cantona will tell Desmond Lynum on BBC's *Grandstand*.

The news was warmly welcomed by Alex Ferguson, the United manager. "He's a very fit lad, he really looks after himself, and there's no reason why he can't play on at the top for years and years; I want him at United for a long, long time," he said. Ferguson was less happy at the prospect of

having to tell one or two of his leading players that they would not even be substitutes this afternoon.

If, as expected, David May and Andy Cole are chosen ahead of Paul Scholes and Steve Bruce, the latter pair are likely to take two of the substitutes' positions. That would leave Lee Sharpe, Brian McClair and Gary Neville, a member of the England squad, contending for the final place on the bench. It would be startling if Neville could not get into his club's best 14.

"I've picked the team, but it seems unfortunate that I will have to tell players who have done marvellous things for me that they won't even be a substitute," Ferguson said.

Colin Hutchinson, the managing director of Chelsea, yesterday confirmed that he had travelled to Italy to talk to representatives of Gianluca Vialli, the Juventus striker.

"Discussions have taken place about the possibility of him coming to England," Hutchinson said. "We're in the ring with some big hitters, but, at the moment, we're still on our feet." That was a reference to the interest being shown by other leading European clubs.

However, Hutchinson said that reports that Ruud Gullit would become Chelsea's player-manager or player-coach in succession to Glenn Hoddle were premature. "We won't be rushed into a decision," he

said. "Nothing will happen for a while yet."

Two contenders have declared an interest in buying Queens Park Rangers, after the decision by Richard Thompson, the club's owner, to sell his stake. However, it is a possible third candidate who will arouse most interest. Graeme Souness has declared publicly in Turkey that he is close to agreeing a deal to purchase a large English club.

If he is targeting Queens Park Rangers, he will face competition from Chris Wright, the owner of Chrysalis Records, and Clive Berlin, the club's administration manager, who has been installed as its temporary chairman.

## Offiah will prove key to Wigan's ignition

David Hands assesses the potential impact of the league side in the Middlesex Sevens

QUITE what Russell Cargill would have made of it we shall never know, but it is safe to say that the committee man whose name is on the memorial trophy awarded to the winners of rugby union's Middlesex Sevens competition never envisaged the day when Wigan would emerge from rugby league's strongholds to challenge for his cup.

Yet, they do so at Twickenham today as the century-old rivalry between rugby's two codes dwindles in the harsh light of professionalism. Indeed, given their £2.6 demolition of Bath on Wednesday under league rules, there is every prospect that Wigan's pace and power will propel them to victory once more in what is an hors-d'oeuvre for the return fixture with Bath, under union laws, at Twickenham on May 25.

"People have said we will win, but we're just going to enjoy ourselves and to entertain," Joe Lydon, Wigan's assistant coach, said yesterday. In the light of the new entrance, one would expect what Lydon says at face value — were it not for the steady-eyed approach Wigan take to any game of rugby and the inclusion in their squad of

world class players such as Jason Robinson, Shaun Edwards and Martin Offiah.

Offiah, of course, is the link. Memories are still bright of the young Rosslyn Park wing, who walked around Twickenham in the 1987 Sevens, then left to make his name in the North. On Wednesday, he walked around Bath for six tries and the Twickenham crowd, however blinkered it is sometimes deemed to be, will welcome him back.

Wigan are dab hands at sevens in their own code. They won the Nissan world event five years ago and the league domestic tournament for five successive years before losing their grip this season.

Adding spice is their opening match, against Richmond. When his Wigan contract runs out in June, that is where Scott Quinnell is bound. Today, though, he will wear the red and white against his new employers and offer them a taste of what they can expect when he returns to 15-a-side next season.

DRAWN (next lock off 11.20): Stirling County v Haywards Heath; Glenside v Walsley; Cress v Walsley; Stockport v Walsley; Wigan v Richmond; Gloucester v Harrogate; Sale v Saracens; London Scottish v Lichfield.

New-Jork Wales, page 45

## Celtic sign Stubbs for £3m



Stubbs: five-year deal

CELTIC signed the defender, Alan Stubbs, from Bolton Wanderers yesterday for around £3 million in a transfer that is intended not only to enhance the Glasgow club's prospects, but also to transform its image (Kevin McCarron writes). The purchase is a record for Celtic and ensures that the old accusations of cheese-paring can no longer be levelled against them.

It had been reported that Arsenal also wished to buy Stubbs, 24, but the Scottish club came to a swift agreement with Bolton over a fee and the schedule of payments. "We have looked far and wide for a left-sided central defender," Tommy Burns, the Celtic manager, said. "They are few and far between and hence we have paid a great deal for Alan."

Stubbs, the Bolton captain, was close to moving to Blackburn Rovers last summer, but the deal collapsed. The player, however, stated that he had no hesitation in leaving English football. "I was so impressed by Celtic that I would have signed for them as soon as I spoke to them," Stubbs, who has agreed a five-year contract, said.

The club is without a trophy this season, but its resurgence is undeniable. By August, Celtic's rebuilt ground will hold 47,000 and the completed stadium is to hold 60,000. Fergus McCann, the managing director, said: "I hope people will get the message that we are serious about competing both here and on the Continent." Celtic are also attempting to buy the AC Milan winger, Paolo di Canio.



# Bahraini rebels reject Emir's tag of fanaticism

THERE is a pattern to life in Bahrain. At 5pm, after the heat has abated and the children of the 8,000 American and British expatriates have been collected from school, the protest begins.

In the village of Sinnabis, a few miles from Manama, the capital, a group of balaclava-clad youths step out onto a busy junction carrying perhaps the most restrained banner to be found in the Middle East today, saying "We want a parliament". A few yards behind them, a bomb explodes in a house, wounding a passer-by. Down the road in the village of Bani-Jamra, a group of women shrouded in their black abayas call out "Death to the [ruling] al-Khalifa family" and hold up signs reading "We resist martyrdom".

In Sitra, boys roll tyres onto the roads, calmly pour petrol on them and set them alight. Black clouds of smoke pour through the village while cars and veiled women weave their way nonchalantly through the burning circles. After all, it happens every day.

Within minutes, sirens herald the approach of the riot police and the demonstrators scatter. The force includes thousands of lathi-wielding



Sue Lloyd-Roberts went under cover with a video camera beneath her robes to witness growing unrest against the ruling family in Bahrain

policemen from Pakistan, Bangladesh and India imported by the Emir to sort out his unruly subjects. They cordon off the trouble spots, strike out at anyone still on the streets and throw them into the back of jeeps. Then they break down the doors of houses, ransack their contents and terrorise their inhabitants.

After one such attack, I found an 85-year-old man shaking and gasping for breath, stunned by the impact of the rubber bullets which, his nephew said, hit him at a range of five yards. "They attack everyone," the young man said, "old men, women and children. None of us is safe and all we are asking for is a parliament."

Bahrain had a parliament but it was dissolved by the Emir 20 years ago when its MPs protested at laws that would allow the detention of political agitators without trial. Sheikh Isa bin Sulman

al-Khalifa dismissed the MPs and he has been denouncing prisoners without trial ever since. He and his brother, Sheikh Khalifa, the Prime Minister, rule by decree with the help of a handful of cronies in the Consultative Council, the Shura.

The Emir keeps the support of Britain and America and gets subsidies from Saudi Arabia by warning the outside world that concessions to the Shia opposition would invite Iranian-style fundamentalism in their valuable Gulf ally.

The presence of the US Fifth Fleet in the harbour at Manama is a reminder of the importance of the tiny state. The opposition says this is a gross exaggeration of their modest aims and they blame many of the bombs that have been going off in recent weeks on government agents provocateurs. It is a travesty, they argue, to suggest that the Sunni minority is protecting

Bahrain from Shia fanaticism. One former MP, who cannot give his name since talking to journalists is an offence, explained: "We don't want to change the Government. The al-Khalifas can stay. We just want political reform. We need checks on them to stop the corruption and bring about social justice and the fair distribution of wealth. But the situation now is horrible. We are living in a complete state of fear."

Apart from the brief appearance of young men carrying placards on street corners, the opposition has been driven underground. Its leaders, such as Sheikh al-Jamiri, are in jail or in exile abroad. They say that 5,000 people have been arrested over the past two years and 2,500 are still being detained.

"They come in the night and grab us from our houses," one former prisoner said. "As soon as we get to the prison, we are suspended from a bar and they beat the soles of our feet until they are swollen." Many are forced to sign confessions claiming links with Hezbollah and Iran before they are released. A graffiti war has broken out in the villages and every wall bears the scars. At



Bahraini security forces arrest a pro-democracy protester in a scene from BBC2's Correspondent, broadcast tonight

night, young men with cans of paint spray slogans such as "We are not terrorists. We want our rights" and "Parliament is the solution". During the day police paint over the graffiti.

Popular anger is best illustrated by the fact that the women of Bahrain, brought up to act with constraint and show indifference to politics, have become noisy activists

and have suffered for it with dozens detained. "They took me to the police station and threatened to rape us." The evening continues on its inevitable course. A shop is petrol bombed in Muharraq and another demonstration is broken up in Sinnabis. In the nightclubs, Saudi tourists, who pour into Bahrain in their tens of thousands, drink whisky and ogle at Polish girls in the floor show at the Gulf

Hotel, owned by the Emir's brother. They feel safe in the knowledge that their Government will continue to pay for law and order in Bahrain to prevent dangerous notions like parliamentary democracy getting back into Saudi Arabia.

□ Sue Lloyd-Roberts's report on Bahrain can be seen on Correspondent on BBC2 tonight at 7.20pm.

## Israeli Right offers wide privatisation to win over voters

FROM CHRISTOPHER WALKER IN JERUSALEM

SWEEPING plans to privatise Israel's economy by selling 50 of 160 state-owned companies were unveiled yesterday by Benjamin Netanyahu, leader of the right-wing Likud opposition. The plans would go into effect in his first term, should he replace Shimon Peres as Prime Minister in this month's general election.

In an interview with The Jerusalem Post marking the formal opening of a three-week campaign that observers believe will be as closely contested as any in the Jewish state's 48-year history, the Likud leader also undertook to try to wean Israel off its \$1.2 billion (£790 million) in annual American economic aid.

The far-reaching programme, with a strong hint of root-and-branch Thatcherism, has for the first time introduced economics as an issue in a campaign so far swamped by competing views about the Middle East peace process and methods of guaranteeing Israel's security.

In a radical set of proposals that could change the face of Israel, Mr Netanyahu, at 47 nearly 30 years younger than Mr Peres, said he would with-

draw government subsidies from the bankrupt kibbutz network, lift the four-year freeze on expanding Jewish settlements in the occupied territories, and introduce a rapid transport train system.

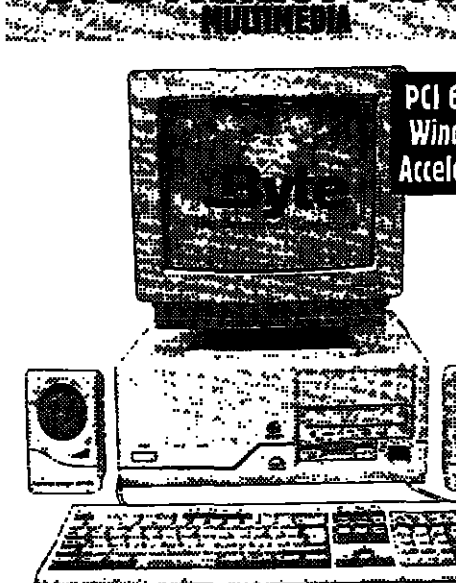
The announcement of the revolutionary economic blueprint coincided with the publication of two polls showing Mr Netanyahu within striking distance of Mr Peres, whose lead of up to ten points has fallen to five.

Because of the 4 per cent margin of error admitted by the pollsters, commentators say the result is too close to call. Mr Peres had been hoping for a wider gap after launching the recent 17-day onslaught against Lebanon, Operation Grapes of Wrath.

According to a Gallup poll in yesterday's Maariv newspaper, 45 per cent of Israelis would vote for Mr Peres, compared with 40 per cent for Mr Netanyahu. A poll in another Tel Aviv daily, Yediot Akharonot, showed 50 per cent support for Mr Peres and 45 per cent for Mr Netanyahu.

The election, due in October, was brought forward to May 29 by Mr Peres.

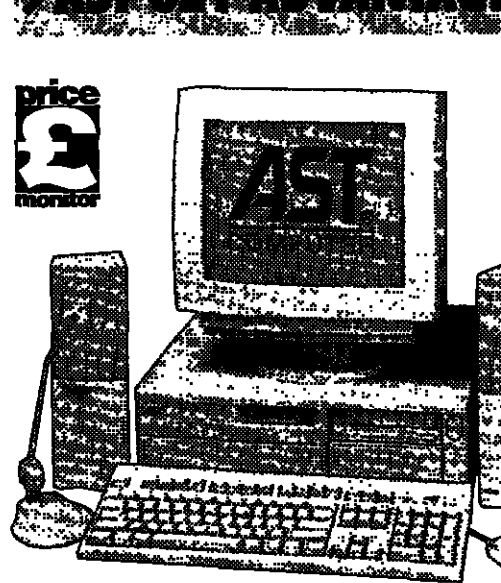
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# Boat people stage mass breakout and riot in Hong Kong

FROM JONATHAN MIRSKEY IN HONG KONG

VIETNAMESE boat people staged a mass breakout from a detention camp in Hong Kong yesterday, sparking a wide-scale manhunt and escalating tensions over efforts to send the asylum-seekers home.

By last night, 60 men, women and children had been recaptured, the Government said. Up to 100 were still thought to be at large.

It was the third breakout in less than a year from camps housing the thousands of Vietnamese boat people who began pouring into Hong Kong in the late 1980s. Of the 123 who escaped in two breakouts last year, all but one were recaptured, according to the authorities.

In yesterday's rioting at the Whitehead detention centre in the New Territories, the Vietnamese set the camp on fire, broke through wire fences and fled into the countryside. It was the worst rioting at detention camps here in more than

ten years, leaving police unable to control the situation for at least five hours.

Fifteen guards were taken hostage while firefighters battled against blazing buildings in the centre from early morning to late afternoon. Seventeen buildings in the centre were burnt out, many records destroyed, and more than 40 cars and buses damaged.

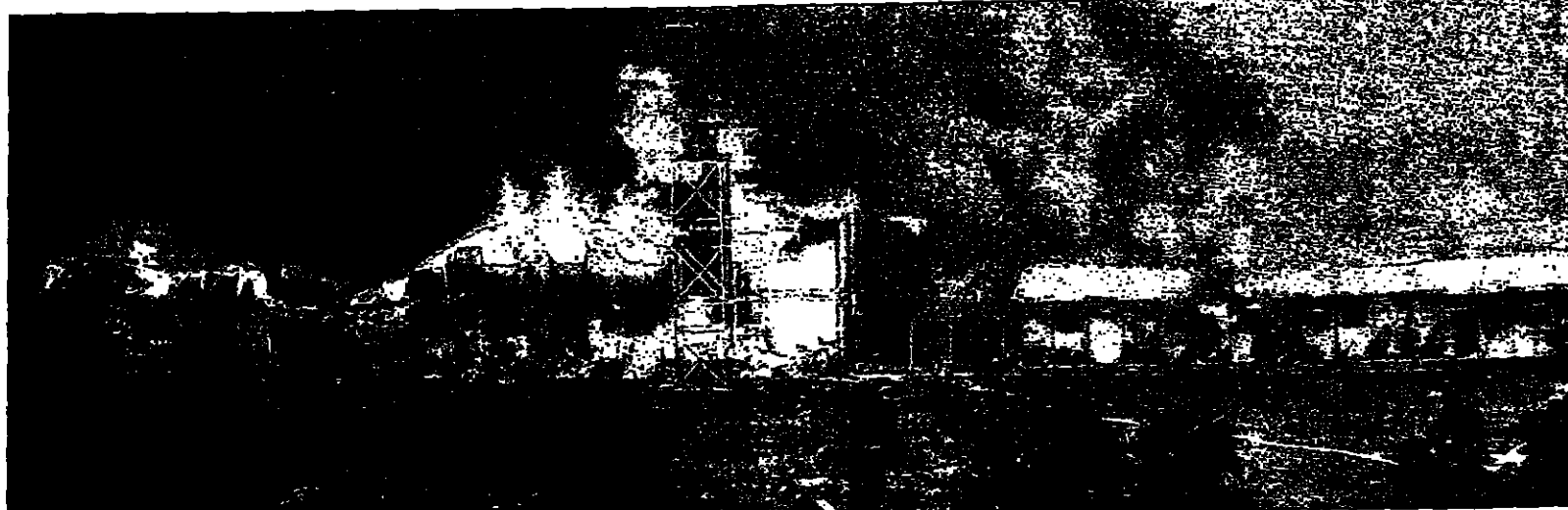
As the protest continued last night, hundreds of detainees shut themselves in their huts to avoid a headcount. Others squatted on rooftops in the centre as smoke hung over the camp.

Peter Lai, the Secretary for Security, described the incident, in which inmates used home-made spears and clubs, as wanton violence. At the height of the trouble, hundreds of security officers wearing gas masks and carrying riot shields stood outside the fences and fired teargas into the camp. About 30 guards

and inmates were taken to hospital. Most were suffering from the effects of teargas but at least one officer had been stabbed.

Nearby villagers spoke of their fear as some of the detainees ran past their houses as they fled from the camp. A fisherman reported the theft of two boats.

Underlining the Hong Kong authorities' lack of sympathy with the Vietnamese, Selina Chiu and David Chiu, members of the Legislative Council, warned of the danger to civilians, although past escapes have never attacked anyone. Albert Ho, the spokesman for the council's Democrats, accused the Government of lax security. However Anson Chan, the Chief Secretary, echoed Mr Lai's determination to continue the repatriation of the boat people and commended the security forces for their resolve.



Flames pour from the Hong Kong camp during rioting by Vietnamese boat people. Later yesterday, hundreds continued their rooftop protest, below

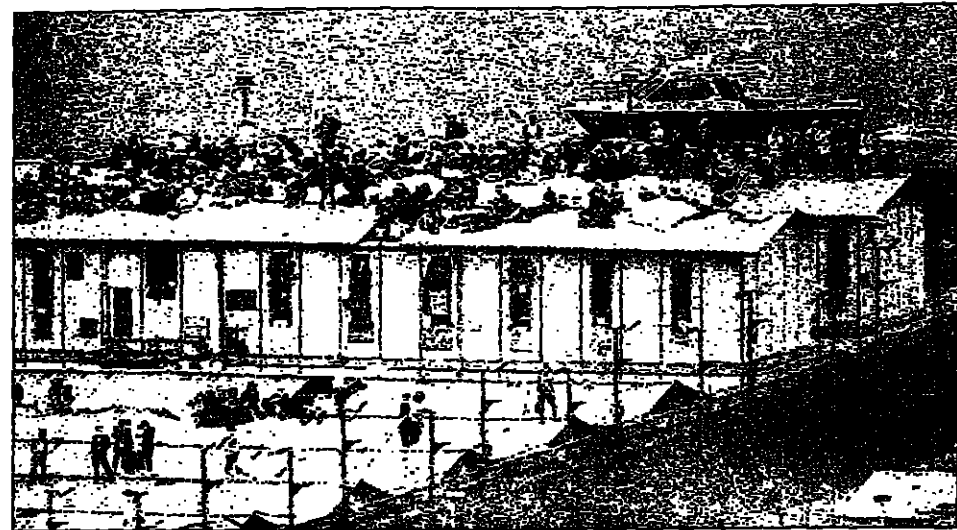
Four independent monitors appointed by the Government had given a warning earlier this week of overcrowding at the detention centres. However Ms Chan ruled out overcrowding as a factor in yesterday's riot.

A peaceful demonstration had been held by 5,000 inmates at Whitehead on Thursday. A spokesman for the correctional services described it as "one of the most united displays of opposition we have seen in many, many months". But on the same day, a security source had given a warning that a breakout was being planned.

The authorities had thought that nothing would happen

until names of those being repatriated had been announced yesterday. In the event, the 1,000 men, women and children, some of whom had spent eight years in detention, were taken away by bus from the smoking camp yesterday afternoon.

The boat people were first allowed into the colony in 1975, when Saigon fell. Detentions began in 1982, but 80,000 have arrived since 1985. More than 18,000 boat people remain in Hong Kong centres, despite voluntary and forced repatriations being started in 1988. Peking is putting great pressure on Hong Kong to empty the camps before the 1997 takeover.



## Indian parties vow to keep Hindu zealots out of power

FROM CHRISTOPHER THOMAS IN DELHI

INTENSIVE backroom bargaining began last night to form a left-of-centre coalition government in India with the overriding objective of stopping Hindu extremists taking power. The negotiations will be watched closely by Pakistan and other Muslim countries alarmed by the rise of Hindu nationalism.

The rightwing Bharatiya Janata Party (BJP), which includes Hindu zealots feared by the country's 120 million Muslims, has staked a claim to power after the general election. It emerged as the biggest single party but was struggling to find sufficient allies among smaller groups to carry it to a parliamentary majority. It is widely despised for fomenting religious conflict that has threatened India's secular credentials.

President Sharma, the referee in the complex business of forming a government, will invite the BJP to prove that it can command a parliamentary majority. The odds are against it being able to do so, given the strength of determination of its rivals to keep it from power. The key to halting the BJP lies with the Congress Party, which is reeling from its greatest debacle.

It came third, behind the

BJP and the National Front-Left Front alliance of leftist parties. It must now decide whether to be the junior partner in a coalition; it will doubtless do so.

Congress and the alliance would command a solid majority: the question is who would be the Prime Minister. P.V. Narasimha Rao yesterday formally submitted his Government's resignation, but he insisted on retaining the position of party president. Some alliance leaders will be reluctant to make a deal with Congress under his leadership, regarding him as the overseer of a corrupt and inept government. Many Congress leaders, too, want him out, given that he presided over the party's greatest electoral disaster since it took power nearly 50 years ago.

If he clings on, the party could split, although a straight leadership challenge is more likely. If, as is probable, the BJP fails to form a government, India's next Prime Minister will come from the National Front-Left Front alliance, with Jyoti Basu, the Communist octogenarian Chief Minister of West Bengal, a leading contender.

Leading article, page 21

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# Researchers in US claim smog kills thousands

FROM GILES WHITTILL IN LOS ANGELES

LIKE a dirty duvet, Southern California's dreaded smog has returned for the summer to an even more hostile reception than usual. New research claims it kills nearly 9,000 people a year in the state, and some 60,000 throughout the United States.

Tiny airborne particles, mostly from cars and lorries, combine with ozone as temperatures rise to produce the region's notorious photochemical smog. The particles were blamed this week in a report by the Natural Resources Defence Council for 6,000 deaths a year in Los Angeles alone.

Petrol and diesel fumes are drawn deep into the lungs of city-dwellers, particularly affecting the elderly and children with asthma, the report found, making so-called particulate pollution "the most pressing public health issue" facing America's federal policymakers.

The council, a Washington environmental group, based its research on five years' pollution data for 239 American cities and on a separate study by the American Cancer Society.

Its findings erred if anything on the side of caution, according to independent experts who supported the report's conclusion that 17 per cent of deaths from heart and lung disease in the Los Angeles area could be blamed on particulates.

The federal Environmental Protection Agency is expected to take the council's report into account when setting new air

pollution standards later this year. The grim verdict on particulates comes as Californian petrol prices reach their highest level since the Gulf War. Whether drivers here will at last adopt the European solution of switching to smaller cars and public transport is another matter.

Politicians from both main parties have avoided the language of abstinence in discussing petrol price rises, squabbling instead over President Clinton's use of a strategic reserve and whether to repeal federal fuel taxes.

"Light trucks", a category covering mini-vans, pick-ups and four-wheel-drives — most with an average fuel consumption of 20 miles a gallon — accounted for an astonishing 43 per cent of new vehicle sales last year as Americans returned with a vengeance to their gas-guzzling ways.

One syndicated cartoonist recently tackled the vogue for using monstrous all-terrain vehicles for the tamest journeys: "Stuck in traffic while taking nine-year-old Ashley to her riding lessons three miles away," Jeff Danziger wrote in a caption. "Mrs Octane puts the 200 horsepower, four-wheel-drive sport utility into neutral, turns up the airconditioning, and calls up a radio talk show to complain about the gas tax."

Air pollution may do human lungs almost as much harm as cigarettes, one professor said this week, but it will be years before drivers join smokers on California's list of social outcasts.



President Museveni, who banned political parties, marks his thumb with ink to indicate he has voted in the election

# Ugandans set seal on Museveni's style of democracy

FROM SAM KILEY IN KAMPALA

YOWERI MUSEVENI, the iconoclastic Ugandan leader, last night looked set for victory in presidential elections, having taken 84 per cent of the vote with a third of the ballot papers counted.

The size of his lead over his main rival, Paul Ssemogerere, was seen as a massive endorsement for his home-grown style of African democracy and of the economic miracle he has performed since taking power in 1986 after a six-year civil war.

The success of what is known as the "movement" style of democracy, involving a high degree of individual participation in local politics and the banning of parties, as well as the reduction of inflation from 150 per cent in 1986 to 3 per cent last year, have hung more on the personality of the former guerrilla fighter than on his policies.

Mr Museveni, 52, one of a new breed of African leaders along with Ghana's Jerry Rawlings, has managed to combine benevolence with his instinctive dictatorial inclinations. Freed from the

need to win support at the polls over the past decade, he has been able to force Uganda to take prescriptions which would otherwise have been spat out by the electorate. The bitter pills have included large cuts in the Civil Service, returning property confiscated under General Idi Amin's regime to its original Asian owners, and dismissing his brother, a major-general, from his Cabinet for corruption.

Although the recipient of £400 million in International Monetary Fund and World Bank aid each year, Mr Museveni — along with Flight Lieutenant Rawlings — has been outspoken in his criticism of Africa's "beggar mentality". Africa was in a mess because Africans had made a mess of it, he said recently.

Dr Ssemogerere said yesterday that he wanted a recount of ballots cast in Kampala and claimed there had been widespread rigging. But for most Ugandans, the fact that Mr Museveni's "No change" slogan looks set to come true is a relief.



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# De Klerk to wage economic crusade

FROM INIGO GILMORE IN JOHANNESBURG

SOUTH AFRICA'S National Party, newly released from the constraints of coalition government, announced yesterday that it will focus on economic discipline and morality issues.

Less than 24 hours after disclosing his party was withdrawing from the African National Congress-led Government of National Unity three years ahead of schedule, F.W. de Klerk was yesterday donning the mantle of leader of the opposition.

Speaking on the second anniversary of President Mandela's inauguration, the National Party leader told the American Chamber of Commerce that the party would be pressing the ANC on economic discipline, privatisation and a speedy dismantling of foreign exchange controls. His appearance coincided with the rand's recovery on the turbulent financial market. Business organisations in South Africa have said the party's move marks the beginning of a normalisation of national politics.

The party is keen to capitalise on positive talk from sections of the business community. While it will not officially withdraw until the end of next month, party officials have wasted no time in spelling out how they plan to take the fight to the ANC. The National Party is trumpeting the cause of employers' rights and unfettered market enterprise. It hopes to make political capital out of the ANC's warm relationship with militant trade unions and business community concerns about the ANC's economic policy.

The ANC-led Government was forced late last year to backtrack on privatisation after a union outcry. Mr de Klerk said yesterday that he will be asking President Mandela's Government why it is dragging its feet.

Mr de Klerk said his party could become "a strong and vigilant opposition", paving the way for expansion of its support, particularly among blacks.

It will also take a moral stand. "The ANC is soft on law and order and soft on the issue of abortion. This upsets many black people," said David Molatsi, the National Party's black deputy secretary-general. "We are going to hit them hard on these issues and on the issue of corruption."



Gingrich: bid to soften his public image

# Gingrich makes a pig's ear of TV role

FROM MARTIN FLETCHER IN WASHINGTON

IF THE Democrats regain control of Congress this November they should thank the awkward little piglet that has just kiboshed Newt Gingrich's bid for political rehabilitation.

The House Speaker had developed this wonderful plan for softening his public image and shaking the "extremist" tag. A keen amateur zoologist, he decided he would present himself on national television as a latter-day Dr Doolittle frolicking with animals.

His appearance as the stand-in host of CNN's *Larry King Live* show went fine. He imported a veritable menagerie as his guests. He put an Asian bearcat on his shoulder, bottle-fed a Bengal tiger cub, stroked a young clouded leopard and had a 20ft python draped across him.

It was during his appearance on NBC's popular *Jay Leno Show* that the plan imploded. The Sicilian donkey behaved itself. So did the fire-belly newt, though Mr Leno managed a couple of cracks about how newts were slippery and secreted poison. The trouble began when "the animal guy" — as Mr Leno dubbed the Speaker — picked up the piglet.

The creature was immediately overcome by a frightful panic. It wriggled and squirmed and emitted deafening high-pitched squeals.

The more Mr Gingrich tried to calm it, the more it bared its teeth and struggled — like so many Americans — to escape the Speaker's desperate embrace.

Eventually, in desperation, Mr Gingrich thrust the piglet across to Mr Leno where it instantly relaxed and lay contentedly in the interviewer's arms as the audience roared with laughter.

Aznar confounds doubters with record number of women in a youthful Cabinet

## Señoras take the helm

SPAIN'S conservative Prime Minister José María Aznar has appointed a record number of women to his Cabinet. Pessimists who had feared that Señor Aznar,

**MADRID FILE**  
by TUNKU  
VARADARAJAN



to the joke that PP (Popular Party) really stands for Peroxide Party. Here belong Esperanza Aguirre, the Minister for Education and Culture, and Isabel Tocino, the

a former tax inspector, would inflict a large dose of grey on his country, need not have lost a moment of their siesta.

The new Spanish Cabinet — apart from an ageing Galician who was once an acolyte of Franco — is awash with zealous male forty-somethings, all armed with degrees in law and diplomas in the sound-bite. But the real stars are the four señoras ministras who are, on average, even better educated than their male counterparts.

While Señor Aznar's men are the usual suspects in a Spanish Cabinet — a motley collection of the plump, the bald, the bearded and the bespectacled — his women are glamorous. And they divide conveniently into the two aesthetic camps that distinguish

the women of Señor Aznar's Popular Party. The first camp, that of the severe Castilian brunette, comprises Loyola de Palacio, the Minister for Agriculture and Fisheries, and Margarita Mariscal, the Minister for Justice.

Señora de Palacio, 45, is the more interesting of the two. Alabaster-skinned, aristocratic and unmarried, she is a tough lawyer from the Right of her party. Britain, Ireland and Canada, whose fisheries ministers are likely to see rather a lot of this hard-headed woman, will probably wish that she had stayed behind to run her family's antiques business instead of turning to politics.

The second camp is that of the dyed blonde, which has given rise

to the joke that PP (Popular Party) really stands for Peroxide Party. Here belong Esperanza Aguirre, the Minister for Education and Culture, and Isabel Tocino, the

Minister for the Environment. Although they are said by their Socialist critics to look like *pijas* — the unflattering Spanish equivalent of a Sloane Ranger — they are clever no-nonsense women.

Señora Aguirre, 44, has already alarmed Spain's community of "lummies" by suggesting that state subsidies to stage and cinema would soon come under review. An unabashed admirer of Baroness Thatcher, on whom her friends say she models herself, Señora Aguirre is believed to aspire to a more "masculine" Ministry such as Defence.

Señora Tocino, who looks more like a Central European countess than a 47-year-old Spanish mother of six, is probably the most scholarly person in the Cabinet, with a doctorate in nuclear law and a professorship in civil law. Here is a testing task, as Spain has never before had a Ministry of the Environment. Señora Tocino, according to catty sketch-writers in the Spanish press, will have a hard time for another reason: she uses so much hair spray, they say, that her meetings with Greenpeace are likely to centre on the ozone layer.



Isabel Tocino is sworn in as Spain's first Minister of the Environment

## Love at first sight ends trip to altar

JUST to prove that the men are no pushovers, one of José María Aznar's Cabinet — a deputy Prime Minister, no less — has announced that he will soon marry a woman half his age.

Francisco Álvarez Cascos, Deputy Prime Minister in charge of Cabinet Affairs, is a 48-year-old who is on the verge of a divorce. He met Gemma Ruiz, 24, in February, in the Andalusian city of Córdoba.

Señorita Ruiz, who is a passionate Popular Party supporter (of the peroxide camp), has since become a fixture in every one of Spain's many *revistas de corazón* (gossip magazines). "It was love at first sight," she gushed in an interview she gave to one of them recently.

It must have been, as Señorita Ruiz was already engaged to someone else and had even bought her wedding dress.

"She need not throw the dress away," a newspaper columnist wrote recently, "because she can wear it again for the Deputy Prime Minister."

## Germany reassures Jackson on tax law

FROM REUTERS  
IN BONN

GERMANY'S strait-laced Finance Minister stepped into the wacky world of Michael Jackson yesterday, appealing to the pop star not to cancel his tour because of a German tax on foreign entertainers.

Theo Waigel, 57, said a law change already in the pipeline meant Jackson's tax complaint was no longer valid. "Dear Michael Jackson," he wrote. "You should rethink your decision to cancel your concerts in Germany. You certainly have no reason to cancel them for tax reasons."

The star said earlier this week that he was pulling out of the tour, due later this year, because a clause in Bonn's fiscal law taxes entertainers who live abroad on all their income, not allowing them to offset production costs. That would be a severe blow for stars such as Jackson, whose sound-and-light extravaganzas cost millions to produce and to transport around the world.

But Herr Waigel said the change to the 1996 tax law, to be backdated to January 1, would allow Jackson to pay income tax on the same basis as anyone else. "In this way, your costs will be taken into account," Herr Waigel told Jackson in the open letter, published in the *Bild* daily.

Jackson's German concert promoter, Fritz Rau, welcomed Herr Waigel's letter and the planned change.

"A foreign artist must be taxed fairly, just as a German artist would be," Herr Rau told German television, pointing out that Jackson needed three jumbo jets to bring his show from America and 30 lorries to transport it around Europe.

"He doesn't want to come with a bargain-basement version of his show," Herr Rau said. "He wants to show his German fans everything he has conceived and everything he and his team have worked on for the new show."

There was no response from Jackson, whose album *Thriller* is the world's all-time best-seller, with *Bad* not far behind. But he will have an opportunity to comment today when he visits a theme park near Cologne.

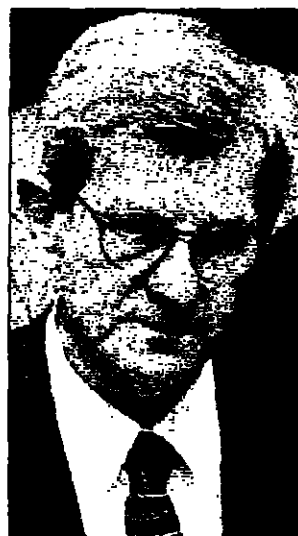
## No to novel approach

ONE man who will not be working for the Aznar Government is Mario Vargas Llosa. The Peruvian writer, whose presidential hopes were once dashed by Alberto Fujimori, was offered a presidency of a different sort this

week, but turned it down. Señor Aznar asked him to take charge of the Instituto Cervantes — Spain's equivalent of the British Council — but Señor Vargas Llosa was not tempted. "I value my independence," he said.

## Speaker warns Bossi on secession

FROM RICHARD OWEN IN ROME



Violante addressing deputies yesterday

ROMANO PRODI, shortly to become Italy's first Centre-Left Prime Minister since the Second World War, yesterday consolidated his grip on the new parliament with the election of left-wing candidates as Speakers of the Chamber of Deputies and the Senate.

The move was greeted by the Italian media as the dawn of "British-style" democracy after decades of fragile "revolving door" coalitions. The new Speaker of the lower house, Luciano Violante, immediately set out the Prodi Government's firm opposition to the Northern League's demand for secession, declaring that the State had the right to use force to prevent its own break-up. "The democratic

State has all means necessary to prevent its own dissolution, from political consensus to the legitimate use of force," Signor Violante said to a standing ovation from MPs. He added: "But that will not be necessary. The different parts of Italy need one another."

Signor Violante, a former Communist, warned Umberto Bossi, the Northern League leader, that "whoever goes down the road of secession will find an absolutely determined obstacle in this Chamber and this person". Signor Bossi last night dismissed Signor Violante as a fascist. Signor Violante, 54, replaces the League's Irene Pivetti. He is a respected anti-Mafia and anti-corruption lawyer, but

was only elected Speaker — a powerful post — on the fourth ballot, with the help of the hard-left Communist Refoundation.

In the Senate, where the Centre Left has a clear majority with 167 seats, Signor Prodi at first offered a clear run to the Centre Right opposition in a gesture of goodwill. But when the Right failed to find a suitable candidate, the Centre Left proposed Nicola Mancino, who won with 178 votes.

Signor Mancino is a former left-leaning Christian Democrat who served as Interior Minister for two years from 1992, and like Signor Violante was active in pursuing Mafia criminals.

## Ex-opera chief to stand trial

Paris: Pierre Bergé, the former director of the Bastille Opera in Paris, has been ordered to stand trial for manslaughter over the collapse of a stage set in 1992 in which one member of the chorus was killed (Ben Macintyre writes).

A Paris magistrate ruled on Thursday that M. Bergé, president of the Yves Saint Laurent fashion group, should stand trial along with ten other former Opera officials over the accident.

The opera company was in Seville, rehearsing for a performance of Verdi's *Otello* at Expo' 92, when the set crashed onto the stage, killing a woman and injuring 39 other people. A date for the trial has not been set.

## Thieves bag bin-liners as Swiss duty calls

FROM PETER CAPELLA IN GENEVA

A NEW form of shoplifting is sweeping through Switzerland, to the dismay of shopkeepers and tax collectors: dustbin bag theft.

Local authorities on the German-speaking side of the country have inadvertently triggered the trend by levying a tax on rubbish collection, which effectively increases the cost of a binliner by up to 50 times.

Earlier this week, a man was caught trying to leave a supermarket with 21 unpaid rolls of dustbin bags. A spokesman for one supermarket chain said the losses caused by such theft were substantial. The tax was pro-

gressively introduced to try to reduce the amount of rubbish households produce, and to help cover spiralling disposal and recycling costs. Instead of the approved binliner, some councils have opted for a tax sticker, sold at newsagents for about £1.20 each.

Public litter bins in some areas fill up within a day of being emptied; some pensioners, burdened by the tax, indulge in illicit dumping under cover of darkness. The French-speaking Swiss, who have a reputation for being slightly less orderly than the German speakers, are resisting attempts to introduce the duty.

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OPINION

A broad church is one thing... but an atheist Mass for St Paul's Cathedral?



BASE NOTES

Jacques Chirac will reopen the Institut Français in London after its £3m refurbishment

THE TIMES ARTS



BASE NOTES

Rock star Jon Bon Jovi branches out into the movie business, starring in a romantic comedy



POP

Country superstar k.d. lang wows Wembley Arena — but were they there for the songs, or the singer?

Death of God? No problem with us

Is there no limit to the credulity of the people who now run the Church of England? Is there no gimmick so blatantly unwise, no ghastly lapse of taste so naïf, that they cannot be relied upon to endorse it? Is there no strain of atheism so virulent that it cannot be comfortably "accommodated" in current Anglican thought?

Well, possibly there is. But I cannot imagine what it might be. That is distressing not only for the (admittedly now rather diminished) band of faithful who still have hope for the Church of England as a repository of spiritual belief. It is also sad for the much larger number of people who acknowledge the position of Anglicanism as a paramount wellspring of English culture.

Christianity. Quite the contrary. It is a triumphalist setting of words drawn from Friedrich Nietzsche's *Also sprach Zarathustra*. Perhaps those in charge of London's great cathedral need a lesson in who Nietzsche was, what he wrote, and what he came to represent. In which case, *Chambers Biographical Dictionary* has an excellent summary of this 19th-century nutter's philosophy.



RICHARD MORRISON

Actually, I cannot believe that the Anglican authorities don't already know all this. It isn't as if the City of London Festival has been coy about publicising the event. Indeed, the festival brochure actually boasts that *A Mass of Life* "pours scorn on the central concepts of Christianity".

And this is the message that is being allowed to resound round Wren's great dome? I have heard of a "broad church", but this is ridiculous. The cathedral's Dean and Chapter must be spineless or inept — or gripped by some manic, suicidal obsession with being "fair to all viewpoints". Whatever the reason, I fear it is another sign that the dear old C of E is not long destined for this world. RIP.

And now for our annual Cannes Film Festival Silly Posters Test. Yes, other journalists pound the Croisette to bring you hot news of mega-deals and hot photos of mega-bosoms. This column brings you... a daft competition. How do you enter? First, study the following statements. All are absolutely genuine slogans taken from posters advertising forthcoming films at this year's festival.

devise plots that would fit those slogans. Send your answers to me in a plain brown envelope, please. I don't want the Editor knowing about the ludicrous pursuits we promote on this page. I will then forward them to the respective Hollywood producers. Clearly, if our plots are better than their plots they will immediately panic and re-shoot the films. Because, of course, the only things that cannot be changed at this stage are the posters. They are printed already, you see. You will then become very rich and famous, and be able to shout "Hi, Sly, mornin'. Quentin" across the immaculate lawn of your Beverly Hills mansion to your next-door neighbours.

Ingénue no longer

The fact that k.d. lang's coming out some years ago has only served to enhance her popularity is encouraging proof that some level of enlightenment exists in the music industry. But, for all her songs about liberation, as much as she encouraged her audience to release their sexuality and be who they really are, one came away from Wembley quite confused about the real lang.

k.d. lang Wembley Arena

monologues that walked a thin line between self-parody and insincerity. Charitably, one would say that the exaggerated swagger of her stage demeanour is an ironic exercise in poking fun at the icon she has become, and perhaps it would be childish to level a charge of self-satisfaction at someone who picks up a baton and starts "conducting" her band while bubbles blow across the stage.



k.d. lang, country singer turned sexual icon, at her Wembley Arena "convention for the unconventional"

ANOTHER Andrew Lloyd Webber musical is heading for the West End. By Jeeves, the "almost entirely new musical" he wrote with Alaa Ayckbourn, is set to open at the Duke of York's Theatre on July 2. Based on the P.G. Wodehouse stories, *By Jeeves* comes to London from Scarborough where the acclaimed production recently opened by the new Stephen Joseph Theatre.

THE French President, Jacques Chirac, will officially reopen the Institut Français, the focus of French cultural diplomacy in London, during his state visit to Britain next week. The institute, which boasts Peter Brook, Dirk Bogarde and Isabelle Huppert among its patrons, has just been renovated, at a cost of more than £3 million. Its enhanced facilities include a multimedia library, a cinema and a language centre. Chirac will unveil a bust of Charles de Gaulle at the opening ceremony on Wednesday.

MEANWHILE, France has bestowed one of its highest awards on Val Bourne, the most important figure in contemporary dance in Britain. The French Ministry of Culture has honoured Bourne with the Chevalier dans l'Ordre des Arts et des Lettres for her "remarkable contribution to the promotion of French contemporary dance in Great Britain in the context of the annual Dance Umbrella festival". As artistic director of Dance Umbrella, Bourne has presented some 20 French companies since 1981.

BASE NOTES

THE latest rock star to make the transition to acting is America's Jon Bon Jovi. His first film role is in the romantic comedy *Moonlight and Valentino*, due for release in Britain in July. In it he plays a handyman who incites rivalry among characters played by the likes of Kathleen Turner, Whoopi Goldberg and Elizabeth Perkins. Meanwhile, the energetic Jon Jovi has already completed work on a second movie, *The Leading Man*, in London. Lambert Wilson, Patricia Hodge, Harriet Walter and Barry Humphries are among his co-stars on that one.

THE actor Richard E. Grant has joined the swelling ranks of thespians committing themselves to print. Picador has published *With Nails*, a diary of his film career that, as its title suggests, begins ten years ago with *Withnail and I*, and takes in such commercially and artistically variable projects as *Prez*, *Porter*, *Killing Dad* and *Hudson Hawk*.

Gene Wilder will inherit Nathan Lane's Broadway role when the Neil Simon comedy *Laughter on the 23rd Floor* comes to the West End this autumn. The play, set in New York and centred around the

early days of television, could start something of a mini-Simon season in London: Rob Bettinson and Paul Elliott, the director and producer of the musical *Buddy*, are considering a West End run in 1997 of a revised version of Simon's flop Broadway musical, *The Goodbye Girl*. Gary Wilton has been mentioned to star.

PLAYWRIGHT Caryl Churchill and director Max Stafford-Clark will reunite next spring for two linked but separate one-act plays, *Blue Kettle* and *Heart's Desire*, to be produced by Stafford-Clark's Out of Joint touring company. He last worked with Churchill on her *Ice Cream* at the Royal Court in 1989.

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Over the top, but quite bewitching

COMING between *Mazeppa* and *The Queen of Spades*, *The Enchantress* (1857) is late Tchaikovsky and the least-known of his mature operas. It has seldom been performed outside Russia, and tends to be written off even by the composer's admirers. Enormously demanding vocally, orchestrally and visually, it was a tough nut for New Sussex Opera to crack at the Brighton Festival on Thursday, but a rewarding one. It would be an exaggeration to say that a lost masterpiece has been restored, but *The Enchantress* was revealed as much more than just a lost cause.

OPERA  
The Enchantress  
The Dome, Brighton

Kuma, the lady of the title, is a suburban innkeeper, a sort of Russian Carmen or Lulu who exerts an irresistible, essentially innocent sexual allure. Tchaikovsky presents her as a wholesome force of nature in music that is lyrical, light and airy. At the urgings of the church, the local ruler, Prince Nikita, comes to close down her inn as a hotbed of immorality, and predictably falls under her spell. His proud wife is disconsolate, and his son Prince Yuri plans to murder Kuma to save his family. But he too is enthralled by her — she has always secretly been in love with him — and they plan to elope. This is all standard operatic material, but the last act goes completely haywire. The Princess enlists the aid of a magician and poisons Kuma with spiked holy water. Nikita hears of the elopement, stabs his son in a fit of jealousy and goes mad. The Princess commits suicide. The magician cackles with laughter. This wildly melodramatic climax has been held responsible for the opera's failure, but in the theatre emerges as its very raison d'être: the music builds up a head of uncontrollable dramatic steam, anticipating the creepy obsessiveness of *The Queen of Spades*. It left the audience breathless.

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THEATRE

A tap dance for every emotion in the energetic Broadway musical, *Bring in da Noise, Bring in da Funk*



RISING STAR

After playing the heir to the Throne, what's next for the precocious William Mannerling?

THE TIMES ARTS



ON MONDAY

A Shropshire Lad remembered: how Sir Simon Rattle led a very English celebration of A.E. Housman

CHOICE

From Shirley Bassey to the Eve Arnold retrospective: the top shows are in Weekend, page 14

BROADWAY THEATRE: Benedict Nightingale on the lows of *Rent* and the highs of titanic tap

# Honest poor spoilt by money

As I was en route to *Rent* at the Nederlander, an antique water-pipe spectacularly burst. Water swirled through the streets and flooded the subways, bringing chaos to midtown Manhattan. The show went ahead, which makes it all the sadder that I am duty-bound to pour cold water of another sort on it.

Maybe *Rent* has become the victim of its own mystique and the hype and high expectations that have followed it. Jonathan Larson, its gifted creator, died of a heart attack just before its off-off-Broadway opening, an appeal to the sympathy vote of Potter-sized proportions. Who would not strive to admire the composer-librettist's transposition of *La Bohème* to New York? And admire it everyone duly did, to the extent of presenting Larson with a posthumous Pulitzer Prize and a transfer uptown. The show was acclaimed as a *Lower Depths* of the Lower East Side, a *Hair* for the MTV generation, Puccini deromanticised for the glum 1990s.

But invoking *Hair* is an ambiguous compliment. Aids, poverty and landlordism menace the druggies and dropouts of *Rent* in much the way Vietnam menaced the hippies in the 1960s show. But sentimentality and slack writing also rule, as they did in *Hair*. Although I admired the angry counter-carols of Larson's phalanx of street people — "no safety net, no loose change, no room at the Holiday Inn" — I found his handling of the principals mawkish and, at times, manipulative.



Raymond King and Jared Crawford in the brilliant tap extravaganza *Bring in da Noise, Bring in da Funk*

The rock musician Roger, as Puccini's bohemian artist has become, seems dull and self-pitying. Never did I believe he loved the S&M dancer Mimi as intensely as he declares in a "death" scene that ends, inexplicably, with her recovery. Still less could I credit the notion that the gamin transvestite Angel, who really does die, embodies the myriad upbeat virtues claimed for him. Perhaps the show's attempt

to celebrate the camaraderie precariously surviving in end-of-millennium America meant more in the tiny, grotty theatre where *Rent* originated. At a posh Broadway address, Larson's ode to the low life comes across as a robustly sung piece of cult slumming or poorhouse chic.

I have always had a soft spot for tap, believing it the ideal antidote to despair, hatred and the negative emotions. If *Othello* had only had the right shoes, he could have hopped and clicked Desdemona out of his system, and both he and she would have survived. But *Bring in da Noise, Bring in da Funk* (Ambassador) makes it clear that this is a patronising view of an art far richer than I had ever guessed. Tap comprises just about every feeling, from happiness to rage to despair and beyond.

If you are a scholar, you will find George Wolfe's look at black history, which begins with slave ships and ends by celebrating the diversity of the race, a skimpy, selective affair. But that misses the point. Actually, Wolfe's dancers and drummers are using slices of history to demonstrate the persistence of a pulse, a beat, that links the African with the Afro-American and is a key to the identity of each.

which is to conveying the feel of back-porch Pittsburgh in 1948. All his characters are abundantly alive, from the hopeful musician without the money to get to Chicago to the women and shady friends around him.

You feel the resignation and rebelliousness of blacks living at a time when loafing around town could land them in jail. You also see the impotent swagger of the young men, the strength of the women and — an unforgettable vignette from Roger Robinson — the burning resentment of an ancient Jamaican obsessed with the injustices of a white world.

Wilson's moody blues resonate far more than anything yet composed by Jon Robin Baitz, although there is quality enough in *Fair Country* (Mitzi Newhouse) to show why his star is rising. Like *Three Hotels*, which involved the dumping of milk powder on Third World babies, his new play is about America abroad. This time, the central character is, or should be, a diplomat who slips the CIA secrets about South African dissidents he has learnt from his radical-journalist son.

But has the casting of Judith Ivey as his wife unbalanced the evening? A decent enough play would surely be stronger, deeper, if Baitz had spent more time exploring a soul in moral turmoil rather than recording the not-unpredictable hysteria and anger of his not-so-interesting family.

Finally, the Shire-Maltby musical *Big* (Shubert) is a mildly diverting adaptation of the movie in which Tom Hanks played a 13-year-old magicked into an adult body. Might a more physically and emotionally inventive actor than Daniel Jenkins extract more comedy from confusions that include some less than tasteful brushes with the sensuous, vulnerable woman who unaccountably fancies him? Yes, but the compensations, if such they be, include frenetically dancing pre-teens and some fine sets.

GREAT BRITISH HOPES

Rising stars in the arts firmament

WILLIAM MANNERLING

Age: 18

Profession: Actor

**Present role:** As the warmly acclaimed Prince in *Divine Right* at the Birmingham Rep, Peter Whelan's play is set in the near future with the semi-fictional Royal Family facing a new republican spirit. Previously Mannerling was Simon, the hero of the BBC serial *Black Hearts in Bartersea*.

**Appearance:** Angelic. Very young. Virtually weightless at only 7½ stone.

**Manner:** Happy, chatty with natural assurance. Off duty, apparently a little naughtier than he looks.

**On the Prince:** "He is multi-dimensional, naive but also hugely intelligent and inquisitive. I'm enjoying playing him."

**Curriculum vitae:** Mannerling, a distant relative of Isadora Duncan, grew up in Oxford. He was talent-spotted at 12 at the Dragon School in Oxford in his first play, *HMS Pinafore*. The drama school Italia Conti instantly offered him a place. At 13, he was in the movies as the child genius in the sci-fi saga *Jackpot*, then the West End in *The Winslow Boy*.

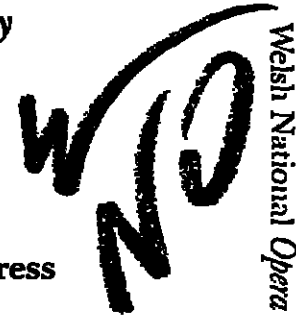
**Coming soon:** He is Kit in Disney's *The Old Curiosity Shop* and the young Alan Turing, the decipherer of the Enigma codes in the BBC film *Breaking the Code*.

**Any problems being professional so young?** Mannerling is still squeezing in an education between jobs. "All the funds I accumulate are chucked at tutors," he says. "Then I'm always filming when the exams come round."

**Ambitions:** "I'd like to play Viola in *Twelfth Night* and her twin Sebastian, and fly a helicopter." Mannerling also has a masterplan to direct films.

**Why does he act?** "There's a moment when you're doing a scene — it may only last two seconds — when nothing else invades you and you are someone else."

KATE BASSETT



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ALTHOUGH Julia Krasko showed no surprise, the audience in Symphony Hall had surely never before seen a concerto performance greeted by the leader of the orchestra rising to his feet, falling elegantly to one knee and humbly kissing the hand of the soloist. It was an extravagant gesture — Krasko's performance of Prokofiev's Second Violin Concerto was far from regal — but it was also endearing and it did confirm something already apparent about the character of the orchestra.

## All the fun of flair

CONCERT

Russian State PO/Poliansky  
Symphony Hall,  
Birmingham

touring ensembles, it has brought a repertoire big enough to vary its programmes from place to place and to keep its reactions fresh. The Birmingham perfor-

mance of Rachmaninov's *Symphonic Dances* was the third in five days, but there are only two more to come in the remaining two weeks. It is unlikely, moreover, that Valery Poliansky's attitude to this seductive score will be the same on any two occasions. He is a conductor who likes to give himself space for the lyrical impulse. So, while these were not the crisp, bright and somewhat relentless *Symphonic Dances* we are used to, they were spontaneously and affectionately, if slightly indulgently, presented.

Tchaikovsky's Second Symphony in C Minor presents different problems. It is a symphony of repetitions and needs to be treated with tact. Poliansky and the RSPO approached the work cheerfully enough, celebrated the Ukrainian material idiomatically enough and imposed a surprisingly solid structure on Tchaikovsky's not very secure foundations. But it is a score which needs a Rozhdestvensky, a conductor with the wit, imagination and precise control of rhythm to make every tune a fresh experience. For all his other qualities, Poliansky is not that kind of conductor.

GERALD LARNER



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Somerset House is largely closed to the public, says Giles Worsley. Yet under a new trust it could be one of the capital's glories again

## London's unknown palace

Tucked away off the Strand, unnoticed by most tourists and indeed virtually unknown to Londoners, one of the masterpieces of British 18th-century architecture sits neglected, its superb courtyard reduced to the status of a Civil Service car park. Somerset House, begun in 1776, rose in a rare moment of architectural indulgence on the part of the British Government. It rivals anything built in Paris under the Bourbons. But it has slipped almost entirely from the public's consciousness. With the future of the Royal Naval College at Greenwich assured after the debacle of its proposed sale, it is surely time to reclaim Somerset House.

Given British government's parsimonious record of architectural patronage, it seems remarkable that a building of the scale and lavishment of Somerset House should ever have been built. What is astonishing is that it was designed for civil servants. From the Strand, Somerset House looks

like an imposing Italian palazzo, impressive but not particularly exciting. Only those who have braved the guards at the gate will have discovered that beyond it lies a spreading courtyard dripping with architectural excess. Columns, pilasters, rustication, urns and balustrades — except at Greenwich, there is not another 18th-century building in the country to rival it. Plans for a classical palace in London had obsessed architects and connoisseurs since Charles I commissioned ideas from Inigo Jones in the 1630s, but no monarch ever had the resources to carry them out. It was only in the 1770s that the British Government, flushed with the stupendous successes of the Seven Years' War, decided to build a palace that would announce to the outside



Today the proud ambition that spawned Somerset House has been forgotten. Despite the arrival ten days ago of the Courtauld Institute Galleries, few people venture into the car-choked courtyard, while the

rest of the building, occupied by the Lord Chancellor's Department and the Inland Revenue, is inaccessible, with whole ranges lying empty. For the past 15 years, the future of Somerset House has been an issue rumbling round the Government. For at least the past five years, an impressive-sounding committee has sat trying to think up grand solutions to the problem. In all that time, nothing concrete has emerged. Now the precedent of Greenwich shows the way forward. As at Greenwich, the answer lies in setting up a trust to manage the building and in not being too ambitious in finding new uses. Most of the interiors at Somerset House are not particularly impressive. They were built as government offices and could happily remain so. With the Courtauld

Institute occupying the fine rooms of the Strand block, the key spaces in Somerset House are the courtyard, the south block facing the river, and the terrace beyond. The first step lies in persuading the Inland Revenue and Lord Chancellor's Department to remove their cars and take the guards off the gates. Then pedestrians could be encouraged to enjoy the courtyard, walk through to the terrace and down to the Thames. The riverfront could then be opened to the public. The Navy Staircase certainly deserves to be made accessible, as do the remarkable Piranesian vaults below. Most of these are now empty, the rest house walls and birth certificates which could happily be moved

elsewhere. It may be that the Courtauld Galleries could take over part of the river range. Or it could be used to house some other collection, such as the drawings of the Royal Institute of British Architects. But all this will only work if a suitably high-powered — and endowed — trust is set up to own the head lease of the building, which would then encourage and control its use. The lottery could easily afford to fund such a trust. This year marks the 200th anniversary of the death of Sir William Chambers and will see a major exhibition on his work held in the Courtauld Institute Galleries. What could be more appropriate than that this year should also see his masterpiece returned to the central place it held in the nation's consciousness? London's great classical palace deserves to be returned to Londoners.

The author is editor of Perspectives on Architecture

## Restoring the Renaissance

The Vatican's renovation of its frescoes has been wholly vindicated

Once upon a time the chief honour a Roman host could confer on a visitor was a private audience with the Pope. Not any more. Today it is a private view of the Sistine Chapel. It is unlocked for a privileged few at breakfast time before being filled with a human torrent, shouting and elbowing its way in one door and out the other as the Vatican garners its modern Peter's Pence.

This month a new glory is revealed. Raphael's restored *School of Athens* in the apartments of Julius II above. For the first time, the rival masterpieces of the Renaissance have been brought out from the valley of the shadow of dirt. Frescoes that millions of exhausted tourists have found dark and forbidding have had colour and freshness restored to them. They are once more in the light of the world.

Popular stories of the rivalry of Raphael and Michelangelo grant the palm to the latter. Banished by the irascible Julius to his dingy chapel, Michelangelo emerged four years later as the underdog triumphant, as Mozart amid a bunch of Salieris. His is the work that 20,000 tourists a day come to see, if not to comprehend. His ceiling has this year been joined by his restored *Last Judgment*. Generations of human sweat and grime are also being stripped from Botticelli's and Ghirlandaio's Sistine wall frescoes. The Sistine becomes each day an ever more astonishing treasury. And upstairs in the apartments, Raphael's reply is emerging in similar splendour. The old rivalry is taking on a new vitality. What Lord Clark called "one of the great events in the history of Western man" is emerging from the gloom.

The *School of Athens* faces the *Disputa* in the central of the three reception rooms. It celebrates reasoned truth as opposed to the *Disputa*'s revealed truth, science as opposed to religion, the world of the Ancients against that of the Popes. Informal groups stand in discussion on the steps of a temple. Aristotle and Plato are at the focus of the eye, beneath a canopy. Round them are Pythagoras and Euclid, Socrates and Alcibiades, Diogenes and Ptolemy. The onlookers include Perugino and Raphael himself. To modern Americans they may typify dead, white, European males. To the Renaissance they were the breath of reason blowing out of the ancient East.

In the foreground is mystery, a man lost in thought. His seat and his desk float across the scene, out of line with the perspective. He is absent from the original cartoon and study has shown that he was

inserted on new fresco after the completion of the main work. He wears 16th-century, not classical costume. A romantic fantasy suggests that Raphael repented his antagonism to Michelangelo and portrayed him here among the greats. Experts disagree.

Restoration has restored spirit to these characters. Dull colours have been brightened — this is fresco not oil painting — but they have acquired depth. They have been given back their third dimension. Garments have recovered their movement, faces their expression. Restoration has also yielded surprises. When the curator Arnold Nesselrath's staff cleaned the temple wall they discovered, embedded in the fresco, the imprint of a hand. It seemed that the artist or his assistant suddenly steadied himself against the wet plaster to avoid an accident on the scaffold. Whether or not the hand is Raphael's, the discovery brought artist and restorer into sudden communion. The hand appears above Plato's pointing finger, a symbolic if fortuitous signature.

If the experience of the Sistine cleaning is a precedent, carping Britons and politically correct Americans will dismiss Nesselrath's work as commercialised vandalism. (It is paid for by the Japanese in return for reproduction rights.) A group called Artwatch, run by the American critic James Beck, four years ago accused the Vatican of ruining Michelangelo's ceiling. Dedicated to Burckhardt's thesis that "old pictures should be left in peace to grow old gracefully", it will presumably leap to defend the gloom of age on the face of Raphael. I must offer balancing hyperbole. I believe the Vatican restorations rank with the unearthing of Pompeii and the rediscovery of Mozart's operas as triumphs of artistic excavation.

Restoration should be controversial. Controversy is the best defence against incautious restoration, which has undoubtedly been destructive in the past. The monks of Milan allowed a con-artiste virtually to wreck Leonardo's *Last Supper*. Raphael's Munich *Madonna* and his Fontainebleau *St Michael* have been restored and retouched so often as to be best described as "after Raphael". Titian retouched the *Mantegna* now at Hampton Court. Sebastiano del Piombo worked over Raphael's frescoes at the Vatican after the sack of Rome. In her lively defence of art against interventionist restorers, Sarah Walden (herself a distinguished restorer) ten years ago pleaded that the "neutrality of science is a myth... anything we do to a work of art that we have inherited will be in our own image".



A detail of Raphael's *School of Athens*; the figure in the foreground is reputed to be Michelangelo

This is true of all conservation. Its antithesis is to leave the inheritance of the past to decay before our eyes. But there is a difference between cleaning and irreversible damage. Some critics plainly prefer dirty pictures. They like the patina, the cracking and yellowing of age. That is an aesthetic choice. Here, however, we are dealing with frescoes that are not varnished but simply dirty. It is as absurd to plead for them to remain that way as to protest at the cleaning of an old building or the dusting of a statue for fear of wear.

It is no less ridiculous to protest that because past generations have gone too far in restoring works of art, we should not touch them, but rather leave scholars to capture in their mind's eye the marvels of a departing art. James Cameron once pleaded for Venice to be left alone. He was content, he said, to be the

last to see its glory before it sank into the Adriatic.

Such neglect of custodial duty is an "intervention" no less drastic than that of the restorer. If works of art are an inheritance, we have an obligation to look after them. Public museums are expected to ensure access to art, and that means keeping it clean. Allowing pictures to vanish behind a wall of dirt is like an archaeologist digging up a statue and then reburying it in a museum vault (as some still do).

Modern art restoration, as I understand it, is a craftsmanship of respect. The recent BBC film on the National Gallery's cleaning of Holbein's *The Ambassadors* was a study in humility. To protest that this recreates the picture "in our own image" is facile. It has been cleaned and our

enjoyment of Holbein is enhanced thereby. A painting is more than an archaeological object. It is a message. To leave it dirty, let alone to leave it to decay, is like confining the ceremonies of a church to mystic chanting Latin behind chancel screens.

The Vatican frescoes had been pushed by time behind a veil of obscurity. Leaving the veil in place may suit those eager to remain as privileged interpreters of what cannot clearly be seen. It does no service to the artist or those clamouring to understand him. The artists of the Renaissance were radical. Deriding the conservatives with their rules and measuring instruments, Michelangelo declared: "We must have compasses in the eyes, not in the hands; the hands work, but the eyes judge." At the Vatican the hand has worked and the eye is pleased.

Tessa Keswick offers a radical Tory programme — and admits mistakes

## Only the Right can fight back

Some 600 local councillors lose their seats, and the chances of the Tory party winning the election seem to recede even further. At the same time the Conservatives, and in particular the more intellectually productive right wing of the party, are accused by commentators of having run out of ideological steam. They have, we are told, retreated into the role of a single-issue party whose hostility to Europe has become its entire raison d'être. Nothing could be further from the truth.

Back in 1979, when Margaret Thatcher came to power, her programme appeared impossibly radical. Today the radical programme that she pushed through, with free markets at its heart, has become the new orthodoxy.

Having spent much of the past ten years involved in the Government at the Departments of Health and Education, the Home Office and finally the Treasury, I believe that part of what we have tried to achieve has been undermined by the structure of government. The present combination of Westminster and Whitehall does not work.

Once new legislation has passed through Parliament, ministers hand over its implementation to their civil servants. Take, for example, the recent Pensions Bill. Civil servants have now drawn up, not guidance, but 1,000 pages of regulation, flying in the face of the Government's determination to deregulate. This is not the fault of the officials concerned, or of ministers. It has long been the proud tradition of the British Civil Service to do everything that it is given to do as thoroughly as possible. We should try not to uproot this tradition, but greatly to temper it.

Yet ministers do not have time to supervise the activities of their civil servants. They must trust officials to implement the spirit of their proposals, yet all too often they are disappointed. So I have three suggestions. First, the country needs less legislation. It must be made clear to ministers that the number of Bills they sponsor in a parliamentary session is no longer a measure of political virility.

Secondly, ministers should be equipped with a proper cabinet of personally appointed support staff, on the continental model. This would have two effects. It would limit the current creeping politicisation of the Civil Service, as ministers fight to take their closest officials with them when they switch departments. And it would put in place a structure that could guide the civil servants in the department to ensure that the minister's original political inten-

tion was fully reflected in final legislation.

Finally, more use must be made of the House of Commons. Britain has more than 600 MPs. Most are bright, committed, determined and underused. The select committee system, a Conservative innovation, has helped to involve them in the scrutiny of legislation. But new ways must be found to harness this resource, and MPs must be paid sufficiently well to ensure that the quality of new entrants into Parliament remains high.

There are also a number of key issues on which the Government can make a difference. These can be loosely divided between those areas where it needs to build on Conservative ideas which have worked, and those where Tory policies — for whatever reason — have failed.

The "more-of-the-same" group includes privatisation. This has worked wonders on moribund public services, but there is more to do. The Government must privatise the Post Office and the Crown Estates, sell surplus MoD land and float the Commonwealth Development Corporation — a £1.5 billion venture capital fund — on the stock market.

Next, the Government must build on one of the great successes of the past 17 years and further extend choice in the public services. It should put in place a system of education vouchers, not just in nursery education but across the public and private sectors. And it should consider introducing vouchers to the NHS.

But there are also areas where the Conservatives have failed and must re-examine their approach. Family policy is one of these failures. Today politicians of every political hue agree that the family is the basic moral building-block. But far from encouraging the family, Conservative policies have exacerbated the trend towards family breakdown which was already latent in our society. Tax and benefits must be looked at again, to ensure that those who choose to live in traditional families — husband, wife and children — are not penalised for making this choice. And the current raft of divorce legislation must be stopped.

There is so much more to do, and only the Right has a set of principles from which it is developing a comprehensive programme for action.

Our political house is built on the firm foundations laid down by successive Conservative thinkers since the 19th century. Tony Blair must wish that he could lay claim to a similar pedigree.

The author is director of the Centre for Policy Studies.

Our policies may have exacerbated family breakdown

## Tories roar

SCOTLAND'S Tories, tired of association with their Sassenach colleagues, have undergone an image change. Gone is the torch, the national Conservative symbol since 1899. In its place is a butch lion rampant.

"People perceive us to be an English party," says Jackson Carlaw, vice-chairman of the Scottish Tories, "which is irritating because of our history. We need to confound that perception."

For Conservative high-ups, it is a question of whatever it takes for the Tories in Scotland, who hold a

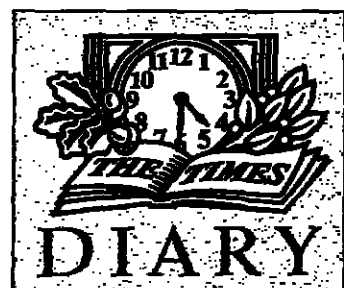


Dousing the torch for the Scottish lion rampant

mere ten parliamentary seats out of 72. "I hope this rampant lion gives them something to aspire to," said Lord McAlpine of West Green, the former Conservative Party treasurer, from his Paris hotel. Lord Blake, the party historian, could "quite understand their decision".

Not all Scots, however, are happy with the Conservatives' appropriation of the lion. "Rather than helping the Scottish Tories," said Mike Russell, chief executive of the Scottish National Party, "the Tories' new logo is likely to give the poor Scottish lion an image problem north of the border."

● BLAME for the collapse of South Africa's coalition Government can be laid squarely at the door of Helio magazine and its notorious curse. This week the magazine published "a rare and poignant interview with Nelson Mandela on the second anniversary of his election as President". The next thing, F.W. de Klerk promptly



pulls his National Party out of its alliance with Mandela's ANC.

### Dogs of war

BRITISH forces in Bosnia have a new role besides peacekeeping, dog-minding. Since the fighting ended, the country has been overrun with stray dogs. "Many lie dead at the sides of the road," reports Staff Sergeant Anne Cummins from Lamsilavgrad, in next month's *Dogs Today* magazine. "They have no veterinary care, no food or shelter." Enter Tommy Atkins. "Officially, this sort of thing is

not encouraged," says Major Tony Duncan, an army press spokesman based in Split. "But if it does happen, then a proper vet is brought in, and the animal is officially registered." Some soft-hearted serving soldiers are even raising funds to bring the animals back through quarantine.

### Own goal

PANDEMONIUM gripped Thursday night's Football Writers' Awards in London as a briefcase belonging to Alex Ferguson, Manchester United's manager, went missing. Inside were his plans for this afternoon's FA Cup Final, the footballing equivalent of nuclear codes.

Having seen one of his players, Eric Cantona, take the best player prize, Ferguson rose to find his bag gone. With his broad Glaswegian brogue bellowing out, staff at the Royal Lancaster Hotel were divided into search parties. After a sweaty half-hour, the bag was found in one of the bedrooms, having been placed there for safekeeping by an over-attentive bellboy.

● FIRST there was Caesar in his Gallic Wars, then Bob Dole, the likely Republican candidate for the American presidency; now the latest recruit to the grand manner of third-person-speak is Lennox Lewis, the boxer. Dole has been ridiculed for ending his campaign speeches with the third-person



"I wouldn't normally ask, but I couldn't stand Manchester winning today too"

summary: "That's what Bob Dole is all about." Lewis sounded even more preposterous interviewed on Radio 4's *Today* programme yesterday about his world title fight. "I think Lennox Lewis has learnt his lesson once," said the boxer. "It'll be a good fight for Lennox Lewis."

### Liverish Lilley

PETER LILLEY, the Social Security Secretary, has always tended to keep his waspish humour well hidden in public. Until now, in a morning speech to the Scottish Conservative Conference he jumped-started his audience by casting aspersions on the love life of Andrew Neil, the former Editor of *The Sunday Times*.

Teasing Labour for its interest in the political systems of Singapore and Australia, he said: "They've dabbled with as many seductive models as Andrew Neil, and their commitment lasts just as long." The dour Scottish Secretary, Michael Forsyth, gawped like an angry trout. His colleagues still looked blurry after a party hosted the night before by Tesco, source



Andrew Neil and friend

of Dame Shirley Porter's fortune. From his French holiday home, Neil sounded in charitable mood. "I'm quite humbled," he said. "It is an accolade to be mentioned by a Secretary of State at a Scottish conference, but I'm intrigued that he presumes to know so much about my private life."

P.H.S





## RESTLESS NATION

Scepticism towards Scottish devolution seems to be growing

Stands Scotland where it did? New evidence suggests there has been a shift in the mood of a restless nation. The Scottish Conservatives whom the Prime Minister addresses today may command the support of less than a fifth of Scots, and the constitutional status quo which the Tories champion may have the unequivocal backing of scarcely more, but the cracks are showing in support for the alternatives. There may still be an appetite for greater autonomy in Scotland but there is also a keener, and proper, scepticism about schemes of improvement so far advanced. It is a delicate task balancing the Scots' desire for self-government with the wish of the majority to keep the Kingdom united, and opposition parties do not yet have convincing answers.

The Scottish Conservatives are in surprisingly good heart for a party that stands at 18 per cent in the polls. The Scottish Secretary, Michael Forsyth, has been vigorous and imaginative. An activist agenda of proposed devolution of powers to local councils, improved parliamentary scrutiny of Scottish affairs, radical land reform, campaigns against drugs and defence of its budget has been designed to show Scots that their country benefits from the Union as it stands. As well as showing how the current system can respond to Scots' needs Mr Forsyth has led a campaign against Labour's proposals for an assembly, and, in particular, the powers such a parliament would have to raise a "tartan tax".

The campaign, according to polling by Gallup, appears to have had an effect. Support for both full independence, the policy of the Scottish National Party, and a devolved parliament within the UK, which is the policy of Labour and the Liberal Democrats, has dropped. The numbers who are uncertain or support the status quo have grown. When the tax-raising powers of an assembly are brought to the voters' attention, support for change drops further, with

24 per cent favouring independence, 32 per cent devolution, 29 per cent the status quo and 15 per cent uncertain. Polls are a far from sure guide to public opinion, but they are at their best detecting trends. The figures do suggest that, while a majority of Scots want change, the numbers are falling.

There is reason to believe that, with greater scrutiny, support for Labour's current devolution plans will diminish further. Labour plans a parliament that will have the power to raise or lower income tax by three pence in the pound but promises not to use the power. If it does not want to use the power, why have it? Labour argues that, even with an extra tier of government in Edinburgh, the Westminster block grant and number of Scots MPs would remain the same. Tell that to the English and Welsh. And still the West Lothian question would remain unanswered — Scots Labour MPs could vote on legislation for Tory constituencies in England, but no Westminster MP could legislate on Scottish matters. Even Liberal Democrats recognise that more power for Scots in Edinburgh must mean less at Westminster. Pressure would grow for Scotland to have less money, fewer MPs.

That may be a bargain Scots are willing to accept. The desire for autonomy is real, and should be addressed. The Conservatives cannot ignore it. But Labour cannot assume it will translate into automatic support for their proposals. Some Scots will vote Labour at the next general election because they want to see Tony Blair at Westminster and hope that that will change enough. Significant constitutional change of the kind Labour proposes cannot have legitimacy unless underwritten by a referendum. When a weaker devolution scheme was advanced in the Seventies it was accompanied by a referendum. Labour MPs claim to support the sovereignty of the Scottish people. If they have faith in their own proposals, they should feel no fear.

## INDIAN JIGSAW

Better a left coalition than Hindu militants and a nuclear bomb

The arithmetic of India's general election is now clear, revealing a country thoroughly out of love with the Congress Party which has ruled for all but four of the past 49 years. India's voters pulled in many directions, but they were decisive about what they do not like. The Congress Party has been well punished for its corruption, quarrels, indecisive leadership and for the perceived failure of the economic reforms it launched in 1991 to transform the lives of the rural poor. In its worst humiliation since Independence, the party has been reduced to a rump, by its standards, of only around 130 out of 545 parliamentary seats.

Indian elections are never as influenced by policies as they are by personalities, religion and caste. These elections, the first in which there was no Gandhi or Nehru factor to influence the outcome, point to the growing appeal of parties that claim to speak for the dispossessed. But the Indian electorate remains cautious. Voters seem to have sensed that their rejection of Congress, vehicle of India's independence and guarantor of pan-Indian secularism, is fraught with risk, and to have been reluctant to give any rival party or coalition a clear mandate to govern.

The result is that there is no clear victor to replace Congress in power. India's new political geometry will not be clear until the powerbrokers have finished their jostling in Delhi. But the choice to be made is clear enough. The alternatives are a government led by the Hindu nationalist Bharatiya Janata Party (BJP), and a coalition which would be led by the National Front-Left Front (NF-LF) alliance, a clutch of Communist and Socialist parties that polled heavily among Muslims and lower-caste Indians to win around 140 seats. The BJP, with more than 180, is now the largest party and claims to be able to form a government by drawing in small regional groups. But

the odds are that Congress would team up with the Left, even as a junior coalition partner, rather than let in the BJP.

That would be cause for relief. In Atal Bihari Vajpayee, the BJP has a plausibly liberal and moderate candidate for Prime Minister; but the party itself is anything but moderate. It instigated the riots that led to the violent destruction of the Babri mosque in Ayodhya; many of its upper-caste supporters favour the creation of a Hindu religious state; and it is committed to constitutional changes that would strip away the special status of India's religious and linguistic minorities. The party's assault on consumerism and television's corruption of Indian society by Western morals, together with its hostility to multinational corporations, complete a thoroughly disquieting domestic profile that would destroy India's delicate internal balance. Even graver damage would be inflicted on regional security by the BJP's firm pledge to develop an Indian nuclear bomb. At the first sign that the BJP was serious, Pakistan would follow suit. Both sides could develop nuclear weapons within months; and both have the missile technology to deliver them.

The NF-LF platform is at least secular and non-nuclear, but on paper is even more hostile than the BJP to foreign investment, economic liberalisation and the privatisation of India's ailing public sector. Its candidate for Prime Minister, Yashwantrao Chavan, is the veteran Marxist who for 19 years has governed West Bengal. But this is less threatening than might appear. Mr Chavan, who has been courting foreign investment in his own fief since 1994, is a dedicated reformer who might make only cosmetic changes to the economic strategy mapped out by the Congress Party. India is in for a period of confused government, but with luck it will escape the trap of Hindu militancy.

## CARS AND STRIPES

Americans assert their road rights

Citizens of the United States are in trauma; a disaster unmatched in their history is convulsing the country. The price of petrol has been going up. It has risen nearly 10 per cent in the last two months alone to an unbearable \$1.30, or about 80p per gallon.

Politicians have rushed to reduce this misery. Bob Dole has brought the issue to the Senate floor by demanding the repeal of a 4.3 cents gas tax rise pushed through by Democrats three years ago. It is likely to pass quickly. Not to be outdone, President Clinton has ordered the release of 12 million barrels from the nation's Strategic Petroleum Reserve — a supply normally kept for times of war — to flood the market and bring down prices. He has also ordered both the Justice and Energy Departments to investigate how this horror could have happened.

Life for roadsters is not, however, all doom and gloom. Last November Republicans in Congress repealed the national speed limit of 55 mph, introduced as an emergency measure during the Arab oil embargo, allowing the states to set their own standards. Nine have already seized their chance and raised the level to 75mph, to loud cheers from grateful voters. Montana, home to many mysterious militias and for some time, Unabomber suspect, has gone further still, abandoning the idea of a daytime speed

limit altogether. Instead it asks its residents to drive at a "reasonable and prudent" rate.

All this is much as it should be. The US remains the land of the Chevrolet and Cadillac. Jimmy Carter may have tried to curtail its gas-guzzling habit but, to the average American, constitutional rights include life, liberty and the pursuit of a damn great limo or truck. Petrol at the lowest cost in the world goes with the passport. Oldsmobiles and Pontiacs, like the machinegun, are seen as symbols of freedom. In Newbury there may be anti-road protests; in New Jersey road-haters are hard to find. Highways are about the only item of government spending for which the electorate will tolerate higher taxes. Mr Clinton has good reason to recognise this. In 1980 he was defeated for re-election as Governor of Arkansas largely because he raised the state automobile licence plate fee.

This obsession seems strange to outsiders. Yet while Britons tolerate petrol expenses made worse by massive taxation, and served in alien litres, our cousins across the Atlantic know where they stand. A big country requires a big car, and heaven help any public official who says otherwise. Resistance to the national love affair with the auto is futile. Motoring of the people, for the people, by the people will never die.

## Indignant voices on BBC 'Thought'

From the Reverend Richard Thomas

Sir, If the BBC wanted to embarrass its governors, some of its leading national contributors, and cause anger to a large section of its audience all at once, it couldn't have done better than the recent debate on the sacking of contributors to "Thought for the Day" on Radio 4 (letters, April 25, 27, May 1).

One of the most obvious rules of personal relationships, let alone public relations, is that if you have something difficult to say to someone, it has to be said confidentially and in person. Letters are the worst possible way of communicating difficult news.

To compound the insult by treating some of the nation's most senior religious leaders as if they were third-rate actors who had outlived their sell-by date has caused intense anger, not just amongst Christians but across the whole religious community.

It has been made worse by the fact that since the names of the first three victims were revealed in *The Times* (report, April 24) the BBC has been drip-feeding other names to the media over a period of two weeks, in some cases without either consulting the people concerned or finding out whether they wished the matter to become the subject of public debate.

The conspiracy theorists have had a field day, and all kinds of reasons have been suggested. My own view is that the BBC, recently more and more uncomfortable with those who have a definite Christian viewpoint, has taken one more step towards a sponge-rubber view of religion that sees all faiths as essentially the same and cannot abide strong Christian convictions. It is hell-bent on reducing the access of traditional Christianity across all areas of its output.

Yours faithfully,  
RICHARD THOMAS  
(Communications Officer),  
The Diocese of Oxford,  
Diocesan Church House,  
North Hinksey, Oxford.  
May 9.

From Dr Sheridan Gilley

Sir, Some find the contributors to "Thought for the Day" wrong for being politically controversial. The real trouble with this God-slow is that it intrudes into politics precisely because it has no guts for religious controversy.

Apart from talks from the occasional token Christian, like the Archdeacon of York, the programme sedulously shuns the real differences which exist within and between religions by operating on the liberal dogma that all religions are the same. To debate the issues between Catholic and Protestant, Jew and Muslim, orthodox and liberal, would destroy this cosy illusion.

The liberal BBC religious establishment shows its real teeth not on *Today* but in its *Sunday* programme, when it attacks all those who, on any ground, differ from its liberal dogmata. This is why no one with a real religion wants anything to do with it, and why all good atheists and agnostics should rejoice in it.

As was said of the Church of England of old, the BBC exists to protect them from real religion.

Yours sincerely,  
SHERIDAN GILLEY,  
University of Durham,  
Department of Theology,  
Abbey House,  
Palace Green, Durham.  
May 7.

## MPs' earnings

From Mr David Johnson

Sir, Thank you for providing the space today for Sir Edward Heath's letter in full. It provides excellent support for my view that the longer a politician's apology, the more carefully it should be studied.

I am not familiar with the details of Sir Edward's business interests, but whatever his non-parliamentary income, it has clearly been substantial. It allowed him to indulge his passion for ocean racing, likened to standing fully dressed under a cold shower while tearing up large denomination notes.

Sir Edward's letter seems to maintain that his other interests have nothing to do with his parliamentary career. I am sure he is literally correct that he does not have contracts or other agreements specifying that services he provides are in his capacity as a Member of Parliament. But does he really expect us to believe that he is not being retained for skills, contacts and knowledge acquired in such capacity?

Yours faithfully,  
DAVID JOHNSON,  
10 Thornton Road,  
Wimbledon Village, SW19.  
May 9.

## Queen's portrait

From Ms Jan Morris

Sir, I'm sure Antony Williams's new portrait of the Queen (reports, May 8, 9; article, May 10) is perfectly true to life. I am 70 myself this year, and I know that I look (and feel) a great deal older when I am clamped before a photographer than I do when I am playing with the cat.

Yours faithfully,  
JAN MORRIS,  
Trefan Morys,  
Llanystumdwy, Gwynedd.  
May 10.

## LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

## Still no agreement on best route to children's literacy

From Sir Claus Moser, FBA

Sir, Illiteracy is again in the headlines, following the latest report from Chris Woodhead, the Chief Inspector of Schools (details, features and leading article, May 7). His expression of shock is echoed by the Secretary of State (report, May 8) and has led the Prime Minister to promise more power for the Inspectorate.

Certainly the facts about illiteracy are appalling, indeed scandalous. But what shocks me equally is the impression that we are dealing with new revelations, when in fact this sad situation has been known for years. Even when I presented the facts in 1990 (speaking to the British Association for the Advancement of Science) they were not new. Subsequently the National Commission for Education gave central prominence to illiteracy and proposed a number of policy solutions.

These included universal nursery education; improvements for primary schools covering physical conditions, reductions in class size and strengthening of the teaching forces; plus a range of steps to help the teaching profession and teacher training. Yet, as your leading article pointed out, we have allowed reading standards to fall further. One of the best remedial programmes (the Reading Recovery project) was cancelled by the Government.

What we need is not further dramatic outbursts from the Inspectorate nor league tables, which in their present form are misleading, but government steps to help schools and teachers in their efforts.

Yours sincerely,  
CLAUS MOSER,  
3 Regent's Park Terrace, NW1.  
May 8.

From the Leader of Tower Hamlets Council

Sir, Chris Woodhead is the latest in a long line of experts who have detected falling standards of attainment in schoolchildren. Is it possible that classroom teachers have been right and that Mr Woodhead and his predecessors have been guilty of fashionable theories of doom?

We have many problems in Tower Hamlets. Levels of educational achievement, whether reading standards in primary schools or GCSE results in secondary schools, are not nearly high enough. However, both

have risen continuously over the past six years. Indeed, levels of achievement as measured by GCSE results have more than doubled in this period.

It is disturbing that Mr Woodhead's final report should have omitted passages which stressed the social problems of areas like ours, the fact that our teachers are as well qualified and capable as others and their adherence to pragmatic considerations, not dogma.

We have still a long way to go, but teachers and schools in Tower Hamlets are doing an excellent job in difficult circumstances.

Yours faithfully,  
DENNIS TWOMEY, Leader,  
London Borough of Tower Hamlets,  
Mulberry Place,  
5 Clove Crescent, E14.  
May 8.

From Mrs Leonie Sher

Sir, Jim Rose, Ofsted's Director of Inspection (feature, May 8), asserts that different approaches for teaching reading must be used in a carefully structured fashion so that children make the best possible progress.

Reading requires time and individual attention. No solution will be found to the challenge of universal literacy unless the national curriculum is drastically slimmed in the early years to allow teachers to concentrate on basic reading, writing and numeracy. Only after these skills have been mastered can the requirements of science, history, geography and other subjects be met.

Yours faithfully,  
LEONIE SHER,  
17 Templars Crescent, N3.  
May 8.

From Dr Patricia Allington-Smith

Sir, Community Health Service doctors have a duty to report to their local educational authority children whom they consider to have learning problems in their pre-school years. If such information is put to one side and the child is failing at school it may be that time either have opted out or resorted to difficult behaviour in order to be noticed.

Teachers often feel that a child's lack of progress may reflect on their own failure, and are reluctant to report it.

Old attitudes towards learning problems die hard. To regard all

children as of equal ability unless obviously handicapped is nonsense and does great disservice to those who need special help.

Yours faithfully,  
PAT ALLINGTON-SMITH  
(Author, *The Last Inequality*,  
Penguin Press, 1995),  
14 Yare Court, Yarmouth Road,  
Thorpe St Andrew, Norwich, Norfolk.  
May 8.

From the Director of the National Literacy Trust

Sir, I find Nigella Lawson's sweeping generalisations about teachers (article, May 8) most unfortunate but she is right to stress the importance of shared responsibility for supporting children's literacy development. Most research suggests that, in addition to high quality teaching, we must give support to literacy in the home and the wider culture if children are going to develop effective skills and positive attitudes to literacy.

In my experience primary school teachers are working harder than ever before but it is clear from surveys that some young teachers don't feel that their training adequately equipped them for the very complex task of teaching reading and they need extra support.

Alongside the need to continually review teaching in schools we need to find new and imaginative ways to raise the confidence and competence levels of parents.

Yours sincerely,  
NEIL MCCLELLAND,  
Director,  
National Literacy Trust,  
14 Grosvenor Gardens, SW1.  
May 9.

From Mr J. H. Kirk

Sir, In forty years of teaching I never met a child who could not read "ice-cream" or "icecream", or similar words, by looking at their shape, regardless of the sounds.

No one method will teach every child to read with understanding. "The cat sat on the mat" method often leads to nothing better than what a well known schools inspector once called "barking at print".

Yours sincerely,  
J. H. KIRK,  
9 The Glebe,  
Queen Camel, Yeovil, Somerset.  
May 8.

## Uncoordinated

From Mr S. R. Lancelyn Green

Sir, I see from the spring edition of the National Operatic & Dramatic Association News that, in the coming season, the ten most popular operas and musicals account for 36 amateur productions in this region.

In the society's 11 regions there will be an average of forty productions of each of the shows. All will find an audience or the societies would not survive, so surely a couple of coincident *Traviata* are neither here nor there (letters, April 25, 30).

If the London audiences have seen too many, why not take pot luck with *Lucia di Lammermoor* in Preston, *Fledermaus* in Manchester or *La Forza del Destino* from Merseyside opera? All seats guaranteed under a tenner.

Yours faithfully,  
S. R. LANCELYN GREEN,  
Poulton Hall,  
Poulton Lancelyn, Bebington, Wirral.

## High society

From Mrs Diana May

Sir, I sympathise with alphabetically-challenged Raymond Woodall (letter, May 7). On marriage I slipped from near-the-top to halfway-through-the-alphabet, and life is not the same.

Did he, I wonder, choose to live in Abingdon because it is top-of-the-heap; and is that why he called his house "Athena"?

Yours faithfully,  
DIANA MAY (née Cobban),  
265 Swakeleys Road,  
Ickenham, Middlesex.  
May 6.

From Mr J. D. Smart

Sir, As a schoolmaster I have always noted that lists of pupils in the top sets contain far more than their fair share of A to Ms and a wealth of surnames beginning with A and B.

The lower sets are packed full of unfortunate Ss, Ts and Ws. Are they naturally less able or have they always been put at the bottom of life's lists?

Yours faithfully,  
J. D. SMART,  
Oakley House,  
Cromer Road, Holt, Norfolk.  
May 8.

From Dr Margaret Nanson

Sir, Hope may be at hand for Mr Woodall in the field of computerised address lists. My university's computer (Cambridge) has, for some time, been writing to me as "Dear Dr Behr".

I would suggest that he and his wife immediately take appropriate degrees.

Yours faithfully,  
E. M. NANSON,  
71 Kingswood Road,  
Wimbledon, SW19.  
May 7.

## Thatcher and Church

From Dr Alan Webster

Sir, Anthony Howard's article ("Why her will wasn't done", May 4) on the alleged "cold war" between Mrs Thatcher and the Archbishops of Canterbury and York and the Bishop of Durham omits one fact — the attitude of members of other churches in the UK.

The Falkland Islands service on July 26, 1982, was planned by the Chapter of St Paul's with representatives of the Church of Scotland, the Free Churches and the Roman Catholic Church. Their leaders, Dr John McIntyre, Dr Kenneth Greet and Cardinal Basil Hume, were rock-like in their determination to avoid triumphalism and to pray for all those who had lost loved ones, whether they were British or Argentinian.

Mourners composed the majority of the congregation and one had only to meet the families in the cathedral or to

## Transport inquiries

From Mr J. H. Sims Williams

Sir, The Department of Transport's Green Paper, *Transport, The Way Forward* (report and leading article, April 26), suggests a single national telephone number for all train inquiries. If you ring your local train inquiries number now you actually get answered by a national service. This, however, does not go far enough.

For a fully competitive transport service we need to be able to ring one number and get information on all modes of transport. If we had such a

database entrepreneurs could more easily find weaknesses in the transport system and fix them, while the public could make the best use of all services available.

An obvious extension of this service would be to provide Internet access to the inquiry system.

Yours faithfully,  
J. H. SIMS WILLIAMS,  
University of Bristol,  
Department of Engineering  
Mathematics,  
Queen's Building,  
University Walk, Bristol.  
May 1.

## Manchester's fortune

From Mr E. S. Andrews

Sir, As a Mancunian I was very pleased to read your editorial about Manchester (May 7). However I have one complaint.

You rightly say that cotton, coal and the Ship Canal played a part in generating Manchester's fortune, but engineering and technical innovation were the key to its success and to the development of the cotton industry.

The Ship Canal movement was led by a Manchester engineer, Daniel Adamson, and other engineers played a major part in this and in public life. Unfortunately their contribution to both engineering and social improvement is little recognised.

Whilst cotton, coal and the Ship Canal have long since lost their former glory I am pleased to say that engineering still contributes significantly to the wellbeing of the Manchester area.

Yours sincerely,  
ERNEST S. ANDREWS  
(President, The Manchester  
Association of Engineers),  
Charter Buildings,  
Ashton Lane, Sale, Cheshire.  
May 7.

## Food etiquette

From Mr Colin Croskin

Sir, The Queen is to serve beef to President Chirac just as the Prime Minister did to Chancellor Kohl (reports, April 30, May 10).

Is it courteous, in order to establish a principle, to serve food which may not be to the guest's taste, or should the guest be content to do in Rome what the Romans do?

When we are visited by vegetarian friends we provide vegetarian food. But when we visit them we are given vegetarian food although we are carnivores. Should one force one's principles (indeed prejudices) on a guest?

Yours sincerely,  
COLIN CROSKIN,  
4 Highfield Cottages,  
Ingelton, North Yorkshire.  
May 10.

Weekend Money letters, page 32

Letters for publication should carry contact telephone numbers. We regret that we cannot accept letters by telephone but they may be sent by fax to 0171-782 5046.







**ERIC HOUGHTON**

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